THE CENTURY STANDARD BUSINESS AND SOCIAL LETTER WRITER

THE
CENTURY STANDARD
BUSINESS *and* SOCIAL
LETTER WRITER

How to write Clear, Correct and Pointed Business, Family and Social Letters, Refined and Proper Love Letters, Forms of Address, Legal and Business Forms in Daily Use, Customs and Usages of Trade, Etiquette and Deportment.

Special Department devoted to Building Business by Correspondence, "Follow-up" Letters and How to Increase Trade by the Correspondence System.

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PREFACE

"What to do and how to do it" is the key note to success in almost any calling. Especially is this true in the writing of letters and other social and commercial forms. It has been the author's purpose to furnish just such information as may meet the wants of the public. The plan of the work embraces the whole field of letters,—their structure, rhetoric, literature, and classification, as well as the uses of forms and notes, cards, and commercial paper. Foreign Phrases, Abbreviations, Proverbs and Quotations, etc., and other subjects for reference, are conveniently arranged in the back of the volume, and it is intended to be sufficiently complete to meet the ordinary requirements of the public.

The work is submitted with the hope that it may assist in promoting the social aud literary culture of all who may have access to its pages.

E. J. S.

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CHAPTER I

On Writing Letters

How to write a letter is one of the most important parts of an education, and, unfortunately, a too rare accomplishment. An elegant letter is more rare than any other specimen of composition. Years ago letter writing was considered a very serious and important business of life.

Many people pride themselves on the scarcity of their letters, and contend that it is a very poor friendship that depends upon a letter for its continuance. This is a flimsy excuse indeed for what is either downright laziness or else an inadequate knowledge of the demands of friendship. So long as we have friends, so long as the heart calls for rejoicing at the success of others, so long as the knowledge of distress and misfortune, of congratulation and condolence touch the heart, we must continue to write letters. Letters are not only the means of communicating our sentiments to our friends, but it is also an index to the storehouse of knowledge. Most business men prefer to receive a written communication from an applicant before conferring with him in any other way, especially if the position offered demands a cultured mind. Many of the best situations are obtained or lost by the writing of a letter. Fortunes have been made, wives have been won and friendships created by a few well conceived and happily constructed sen-

tences. One of the great secrets of letter writing is to imagine that the person to whom you are communicating is present with you. Talk with your fingers. Let your very soul enter into what you are saying. Don't try to use affectation or stately phraseology, but write in a plain manner. High flown letters seldom receive a welcome. Letters are the representation of your own person. They are your agents and may be said to speak for you. The estimation of your character and manners are often obtained from your correspondence.

The style of the letter should be determined in some manner by the subject, or in still greater degree by the relative position of the writer to the person addressed. On important subjects the composition should be forcible and expressive; on light subjects, easy and vivacious; in condolence, tender and sympathetic; in congratulation, lively and joyous, and in business, brief and expressive.

Owing to the rapidly increasing use of the type-writing machine, business and professional men use it as a means of conducting all their correspondence. Consequently, they find it difficult, after becoming so accustomed to its use, to pen a social letter to their best loved ones. The type-writing machine has perhaps had as much to do with the decrease in social correspondence as the advent of the railroad, telegraph or telephone. A social letter written on a type-writing machine has too much the air of publicity to carry with it those inexpressible sentiments of love and affection which it is desired to convey.

CHAPTER II

Materials

Paper for letters should be suitable for the purpose. It may now be had in an infinite variety and style. Most social letters are now written on what is known as commercial note: size, 5 x 8 inches. Packet note, size, 5¾ x 8, is also much used by gentlemen. Business letters are mostly written on letter size, 8 x 10 inches, or a larger size, 9 x 11 inches.

There are a great variety of tablets or pads now to be had of convenient sizes. They are put up in single sheets and fastened together at the top by some adhesive substance so that each leaf may be detached. Never write letters on fools-cap. Paper not folded should be written only on one side and pages should always be numbered.

No color is more desirable than a clear white or cream. Gentlemen should use no other. Ladies may use tinted or perfumed paper for social purposes only, but it is indeed bad taste to use anything but white paper in business correspondence.

Persons who have lost a near relative may use "mourning paper" (i. e., paper with a black border and envelopes to match). The width of the border is determined somewhat by the nearness of the relative or the recentness of the bereavement.

Paper may or may not be ruled, but plain or

unruled paper is decidedly preferable. If it is impossible for the writer to keep in a straight line, it might be well to place the sheet over another with large black lines. This, however, is bad practice as the best paper is too thick to allow lines to show through. A little practice will enable you to write a straight line without a guide.

Envelopes should be adapted, both in size and color, to the paper. If note paper is used the envelope should be a little larger than the width of the sheet. Letter paper requires envelopes the same size as commercial note. Papetries are always put up in boxes with paper and envelopes to match. They are cut to fold twice for an envelope 2 7/8 x 5 1/8 and once for an envelope 3 3/4 x 4 5/8. It is poor taste to send a business letter in a square envelope. Official letters, manuscripts for news papers and public documents are enclosed in what is known as official envelopes, size, 4 x 9, extra size, 5 x 11 inches.

Never use red ink for writing letters. No color of ink is so desirable as black or blue black. No one ever tires of it, beside it is the most durable.

Sealing wax is seldom used now except on envelopes containing money, or other valuable packages as a protection against being feloniously opened. A gentleman may use a neat seal of red wax and a lady gold, blue, pink or some other fancy color, when writing to a friend, but it is never used in business letters. Unless, however, it is done neatly, it had better be left undone.

Letters'—Classification

Letters are of two kinds: private, and open or public. Under private correspondence we have social, business, miscellaneous and postal cards.

Social letters are letters of sentiment, and include the great mass of correspondence known as domestic or family letters, congratulation, condolence, advice and affection.

Business letters are of two kinds, personal or letters of private business, and official, or letters written to or by a person holding office or business pertaining thereto.

Miscellaneous letters are letters that do not come under the above heads. They are usually accidental or of unusual character.

A postal card is nothing more or less than a form of letter and should be dated and signed the same as any letter.

Never write on but one side of a postal card, the other side is for the address only.

CHAPTER III

The Heading

The heading of a letter consists of the place and date. By place is meant the name of the post office, the name of the street (if in a city), and the name of the state. The heading of a business letter should also embrace the name of the county.

If the city is a large one, such as New York, Chicago, Philadelphia, San Francisco, New Orleans, etc., the state need not be given, for of course every one knows what states they are in.

A person writing from some large institution, such as a school, college, hotel, asylum, etc., should place the name of the institution on the heading of the letter. (See example 3.)

The date of a letter consists of the month, day of the month, and year. Letters of love or friendship may also include the day of the week.

Position and Arrangement

The heading on ruled paper should begin on the first line a little to the left of the middle or near enough to the center so as to give plenty of room to write the line without crowding. If the heading is short it should all be written on the first line, but if long, it may be written on two or even three lines. Letter paper seldom requires more than one line and note paper more than two.

When the heading is composed of two lines, the first line should consist of the place or postoffice address, the second should contain the date and begin about one inch farther to the right than the first line.

When the heading consists of three lines, which seldom occurs unless the name of some institution is given, the second line should begin an inch to the right of the first, and the third an inch to the right of the second and so arranged that a horizontal line about thirty degrees drawn from left to right would touch each of the initial letters.

Social letters are sometimes written without a heading, in which case the place and date is written at the conclusion of the letter, and should be placed at the left side of the page, and begin on the first line below the signature. This form is used when letters are written in the third person, but business letters always have a heading.

Example 1.

Chicago, Ill., April 12, 1901.

Example 2.

Beaumont, Jefferson Co., Tex.,
August 10th, 1900.

Example 3.

Armour Institute,
Chicago, Ill.,
Jan. 25, 1902.

Note 1—Either of the above forms may be followed when written at the conclusion.

Example 4.

6340 Ingleside Avenue,
Chicago, Ill., June 5, 1900.

Example 5.

9340 Ingleside Avenue, Chicogo, Ill.
June 5, 1900.

Caution—Should the street and post office address and date occupy more than one line, care must be taken not to put part of either on one line and part on the next. It should be arranged so as to show completeness.

Example. (In the above never write it thus.)

6340 Ingleside Ave., Chicago,
Ill., June 5, 1900.

Example 2.—(Nor thus.)

6340 Ingleside
Ave., Chicago, Ill., June 5, 1900.

Note—A comma should be placed between each part of the heading, and a period after every abbreviation and at the end. The comma denotes the ommission of a connecting word or words, as in the following :—Onargo, Iroquois County, Ill., means: "This letter was written at Onargo in Iroquois County in Illinois." Here no marks are needed except the period after Illinois.

Some authors claim it is not customary to write st, nd, rd or th after the number denoting the day of the month, but a great many still use the style. It may, however, with good propriety be dropped when the year is expressed. But when the year is not expressed, as yours of the 27th ult., the letters must be affixed. When the letters are used, write them on the line. Never stick them above the figures like exponents.

Note—Never place a period after st, nd, rd, and th when used in connection with figures they follow. It is no abbreviation, but one way of spelling the number.

CHAPTER IV

INTRODUCTION

The introduction of a letter contains the address and salutation. The address consists of the name and title, and post office address—i. e., the same as the superscription.

The Name

In this country politeness requires that every one be given a title of courtesy, such as Mr., Mrs. Miss, Messrs. (for two or more gentlemen), Misses (for two or more single ladies), Esq. and Master (when addressing a boy). Two of these titles of courtesy cannot be joined to the same name. For example, it would not look well to write "Mr. C. C. Thompson, Esq." Either use one or the other, but not both. Nor should they be used in connection with any other title except when the surname is omitted. You may address a clergyman as Rev. Mr. Blaul. A lady, the wife of a professional man may be addressed as Mrs. Dr. Brown, Mrs. Prof. J. W. Brooks, Mrs. Secretary Hay, etc.

Professional, literary and military titles may be used in connection with the same name, but one must not include the other. They should be arranged in the order in which they are supposed to have been conferred, so as to form an ascending

series. The following arrangement is the proper order for the literary titles:—A. M., M. D., Ph. D., D. D., LL. D., F. R. S.

Arrangement of the Address

The address should begin at the marginal line. The margin varies according to the width of the paper from one-fourth of an inch on ladies' note paper to seven-eighth of an inch on letter paper.

The address may occupy one, two, or even three, lines. The first line shall contain the name and title alone. Should the name of the post-office be written on the same line, it might be taken for the person's name.

The residence or postoffice address may occupy one or two lines, according to the length.

The State is always placed on the last line with the postoffice address; never on the line below, as in the superscription.

In social correspondence the postoffice is seldom given at the introduction, but placed at the end of the letter, as in Models 1 to 7.

There are a number of styles of introduction to social letters, as shown in Models 1 to 7. In these models the salutation only is given.

All business letters should be introduced with the whole address, as in Models 10 to 16, inclusive. Business letters written to unmarried ladies, the address is generally omitted at the opening.

If the address occupies two or more lines, the initial letters should be placed so as to form a

slanting line of 30 degrees from left to right downward.

The address must never be omitted. If omitted at the introduction, it should be placed at the conclusion of the letter at the lower left-hand side of the page, immediately following the conclusion of the letter.

Residence

The residence must comprise the postoffice address and State. If the postoffice is a small country place, the county should be given; if a city, the street address should be given; if a large city, the name of the State may be omitted. It must be remembered that the envelope is but an outside covering and may be destroyed. The letter should be so addressed that it would reach its proper destination should the outside address be lost.

The Salutation

The salutation or complimentary address is the term of politeness, respect or affection used to introduce a letter. The most common form used to address a gentleman in business is:—Sir, Dear Sir, or My Dear Sir. To a firm:—Sirs or Gentlemen.

Caution—Never use Gents for Gentlemen or Dr. for Dear.

Most of the forms of salutations used in business letters are equally appropriate for many other letters. It would be absurd to try to make out set rules for forms of salutation for the different vari-

eties of correspondence. The particular expression to be used depends, to a great extent, on the feelings, fancy and relations of the writer. In Models I to X are a fair variety of salutations in common use.

The salutation, when given alone, as in Models 1 to 7, should begin at the left-hand margin of the paper. If it follows the address, as in Models 8 to 20, it may begin on the next line and about an inch to an inch and a-half to the right of the marginal line, as in Models 8 and 9. It may begin at the marginal line, as in Models 10 and 11, or it may begin on the third line and to the right of the address, as in Model 13.

The salutation is sometimes omitted altogether, as in Model 14, when writing to an unmarried lady to avoid the repetition of Miss, as would be the case should your salutation commence Dear Miss Skinner. If she was a married lady, it would be appropriate to use Madam or Dear Madam. Whenever Miss is in the salutation, the person's christian or surname should be given. It would not do to say Dear Miss.

The salutation, if any were used in Model 14, should commence Dear Sarah (if intimate) or Dear Miss Skinner.

Salutations in Common Use

Sir, Dear Sir, My Dear Sir for gentleman (strangers).

Dear Friend, My Dear Friend, Friend Thomas, My Dear Smith, for intimate acquaintance (gentleman).

Dear Mary, My Dear Mary, My Dearest Mary (to an intimate friend or near relative.)

Madam or Miss Kern (for a lady stranger).

Dear Father, Dear Mother, Dear Brother or Dear Sister as the case may be to members of the same family.

Dear Brother or Dear Sister to members of the same society.

Titles of Courtesy in the United States

Mr. for gentleman.
Esq. for gentleman.
Messrs. for two gentlemen.
Mrs. for married lady.
Miss for unmarried lady.
Misses for two or more unmarried ladies.
Mesdames for two or more married ladies.
Master for a boy.
Masters for boys.
Rt. Rev. for a bishop.
D. D. for a doctor of divinity.
Rev. for a rector, minister, priest or rabbi.
LL. D. for a doctor of laws.
Dr. or M. D. for a physician or surgeon.
Dr.. D. D. S, or D. M. D. for a dentist.
His Excellency for the President of the United States, Governor of any State, Ministers to Foreign Countries.
Honorable for the Vice-President of the United States, Members of the Cabinet and Members of Congress, Heads of Departments, Assistant-Secretaries, Comptrollers and Auditors of the Treasury, Clerks of the Senate and House of Representatives, State Senators, Law Judges, Mayors of Cities.
Prof.—A professor of an educational institution, organized with full departments and faculty ; scholars or scientists who have become noted as specialists in any department of knowledge.
Esq.—All officers of the U. S. Civil Service not previously mentioned ; aldermen, magistrates, and other officers ; and members of the legal profession.
Sir, Captain, Dear Captain, Colonel, or General, as the case may be when addressihg a military officer.
Sir for a naval officer.
Sir or Your Honor for Mayor.
Sir for army or navy officers.
Governor or Your Excellency or Sir for Governor of State.

Extravagant salutations as My Very Dearest Dear, My Darlingest Darling, My Sweetest and

Best of Girls, are entirely too gushing. They are even silly and show too much shallowness to ever have and keep a lasting affection.

Titles Used in England

To Royalty

To King or Queen.
To the King's (or Queen's) Most Excellent Majesty, Sire. Sir (or Madame),—

Sons and Daughters, Brothers and Sisters of Sovereigns.
To His Royal Highness the Prince of Wales, Sir,—
To Her Royal Highness the Duchess of York, Madame,—

Other Branches of the Royal Family.
To His Highness the Duke of Cambridge, Sir,—
To Her Highness the Princess Mary of Teck, Madame,—

To the Nobility and Gentry

To His Grace the Duke of Montrose,—
To His Most Noble the Marquis of Lansdowne,—
To the Right Honorable the Earl of Russell,—
To the Right Honorable the Lord Viscount Sterling,—
To Sir A——— B———, Bart, Piccadilly,—
To James Thompson, Esq.,—

Officers in the Civil Service

To the Rt. Hon. Earl Granville, Her Majesty's Principal Secretary of State for Foreign Affairs,—
To the Rt. Hon. Sir George Cockburn, Lord Chief Justice of England,—
To His Excellency the American Ambassador,—

The Clergy

To His Grace the Archbishop of C——,—
To the Right Reverend the Lord Bishop of S———,—
To Very Reverend Dean of C———,—

Archdeacons and Chancellors in the same manner.

The rest of the Clergy as in this country.

Military and Naval Officers

To Field Marshal His Grace the Duke of W——,—
To the Right Honorable the Earl of Engleton, K. C. B., Admiral of the Blue,—
To Her Royal Highness the Duchess of Kent, Dowager,—(Widow of a nobleman.)

LADY is prefixed to the lady whose husband is not lower than Knight, or whose father was a nobleman not lower than Earl.

Punctuation of Address

A comma should be placed after the name and title. Each abbreviation in the name and title should be followed by a period. A comma should be placed after the street and postoffice. A period should be placed after the State. As in the heading the punctuation marks fill the places of omitted words as, John Brown, 524 Chestnut St., Philadelphia, Pa., would read in full, John Brown at 524 Chestnut Street in the city of Philadelphia in the State of Pennsylvania.

No marks are needed in the last way of writing it, but it is very clumsy and not so convenient. No mark is used between the name of the street and the word "street," no word being omitted.

A comma is always placed after the salutation. If the body of the letter commences on the same line as the salutation, a dash should follow the comma. In addressing dignified persons or strangers a colon may be used instead of a comma. Never use a semi-colon.

Models of Introduction

Model No. 1—Social Form

My Dear Charles,

I have been expecting a letter from you every day, why don't you write, etc.

Model No. 2—Social Form

Dear Friend,

Your welcome letter of the 15th inst. arrived to-day.

Model No. 3—Social Form

Respected Friend,

We were exceedingly glad to hear from you, etc.

Model No. 4—Social Form

My Dear Jones,

Your favor of recent date was gratefully received, etc.

Model No. 5—Social Form

My Dear Miss Parker,

May I have the pleasure of your company to the Opera at The Grande on to-morrow (Wednesday) night ? etc.

Model No. 6—Social Form

Dearest Wife,

Since you left home the house has lost its sunshine, etc.

Model No. 7—Social Form [Unconventional]

Your most welcome letter, my dear friend, was received this morning.

Note—The name of the correspondent not being given in the above models should be placed at the conclusion of the letter.

Model No. 8—Social Form [Formal]

Prof. James Burton,

Dear Sir,

Please accept my sincere thanks for the handsome bouquet, etc.

Model No. 9—Social Form

Mrs. Mary Parker,
Dear Madam,
Your note of this date announcing the arrival of your brother, just received, etc.

Business Forms

Model No. 10—Business Form

W. P. Loper & Co.,
Chicago, Ill.
Dear Sirs,
Your favor of the etc.

Model No. 11—Business Form

Messrs. Smith, Jones & Co.,
Philadelphia, Pa.
Dear Sirs:—Please ship to our address at once, etc.

Model No. 12—Business Form

Elliott & Moore,
No. 252 Harrison St.,
Chicago, Ill.
Gentlemen:—Your favor of the 10th inst., offering me Fifty (50) dollars per month, etc.

Note—When the heading is long as in the above, the letter begins on the same line as the salutation, in which case, the salutation should be followed by a dash in addition to the other punctuation.

Model No. 13—Business Form

Messrs. Smith & Pearson,
Baltimore, Md.
Gentlemen:—Your order No. —— received. Same will have, etc.

Model No. 14—Business Form [To a Lady]

Miss Sarah Skinner,
Waxhachie, Texas.
We acknowledge the receipt of your order of the 15th inst., etc.

Model No. 15—Business Form

Miss Kimer :—

We acknowledge the receipt of your order of the 15th inst., etc.

Model No. 16—Business Form [Married Lady]

Mrs. James Lane Allen,
Richmond, Va.

Dear Madam :—

Your note of recent date calling our attention, etc.

Model No. 17—Official Form

Brigadier-General Shafter,
Commanding-General,
Santiago, Cuba.

General :—I have the honor to transmit my report, etc.

Model No. 18—Official Form

Prof. F. E. Newland,
Supt. of Schools,
Pin Hook, W. Va.

My Dear Sir :—Your application for Superintendent of Schools in Pocahontas has been accepted, etc.

CHAPTER V

BODY OF THE LETTER

The body of the letter should begin on the next line below the salutation and immediately under it, or it may begin on the same line with the salutation, as in Models 11, 12, 13, in which case it should always be preceded by a dash.

There should always be a margin on the left side of the page varying in width from three-fourths of an inch on letter paper to one-fourth of an inch on note paper.

The marginal line should be perfectly straight and until the writer is able to keep it in a straight line, it would be a good plan to either rule a light line with pencil on your paper or rule a big heavy black line on a sheet and place under your writing paper.

In many cases, of course, this is not possible, as the best writing paper is too heavy to show the lines. Dispense with these lines as soon as possible and train yourself so that you can keep your margin straight and even.

Every new subject in a letter should be paragraphed ; that is, when you get through talking on one subject you should commence a new paragraph. Paragraphs should be inserted about one inch to the right of the marginal line on letter pa-

per, on note paper about three-fourths of an inch. Some people seem to think that in paragraphing, the new paragraph should begin on the next line immediately under the last word of the preceding paragraph. This is incorrect and should not be followed. Do not fall into the error of paragraphing every sentence. It is better not to paragraph at all than to make too many paragraphs. The paragraph simply shows the parts into which a letter is divided and the writer should be careful about separating or dividing these different parts when it is not required.

Penmanship

Every one will appreciate the beauty and symmetry of elegant penmanship. A slovenly letter is a mark of disrespect to your friends. They cannot possibly appreciate a poorly written letter, if they have to labor to search out your meaning, as one legibly and nicely written. It is just as bad and worse to scrawl illegible words as it is to speak indistinctly in your conversation. It is altogether out of place to put flourishes and other unmeaning marks on your letter.

Unless you are a good penman do not try to shade your letters. Many of the schools in penmanship are now teaching vertical hand. It is certainly a beautiful style and attributes to legible penmanship.

If you are writing on unruled paper and find it impossible to keep a straight line across the

page, you should rule a sheet with large heavy black lines as a guide. These guides are only crutches and you should throw them away as soon as you can.

Do not skip pages unless you are sure that your letter will not cover more than two pages. Then you may skip over the first to the third page. It does not look well, however, to skip the second page and then return to it to conclude your letter. Many people with propriety skip the second page and write on the third and fourth pages lengthwise.

There was a time when paper was scarce and postage high, that propriety would admit writing crosswise, but paper has now become so cheap and postage so reasonable, that to cross your letter would indicate that you did not think enough of the friend to use paper and postage necessary to send your communication.

Blots and Interlineation

Never permit your letter to contain blots, even if you have to write it over a dozen times; especially is this necessary in writing business letters. No applicant would ever obtain a position who would send a blotched letter. It is the worst indication of slovenliness.

There is very seldom any demand for interlined words except in manuscripts for the printer. Interlineations spoil the looks of a page almost as much as blotches. If you find it necessary to add

anything to your letter it is better to write it over than to interline the words.

A letter should be regarded not only as a mode of communication, but as a work of art. Neatness in one's penmanship, and good material, will certainly be appreciated by your friends; while slovenliness, poor penmanship, and poor material, will diminish the respect they may have had for you, and thereby defeat the very purpose you are endeavoring to accomplish.

CHAPTER VI

CONCLUSION

The conclusion is that part of the letter which follows the communication. It consists of the complimentary close, signature and the address (when not placed at the beginning of the letter). There are a great many varieties of forms in social custom for the complimentary close : Yours truly, Yours very truly, Respectfully, Very respectfully, Yours respectfully, Respectfully yours, Very truly yours, As ever your friend, Your friend, Your loving daughter, Your affectionate father or mother, From your affectionate friend, Yours heartily and affectionately, As ever your own, Now and always your own, As ever your dear friend, Affectionately yours, Yours sincerely, Sincerely and entirely yours, Your loving and affectionate wife, etc.

While the complimentary close should be free and spontaneous, it should always conform with the character of the letter in order to avoid tautology. Should you begin your letter "My Dear Friend," do not conclude it by saying "Your friend"; neither would it be proper to close your letter "Yours respectfully," or other cold and formal closing. When your letter has been introduced by an affectionate salutation the complimentary close should be the same.

In writing business letters the usual form "Yours truly," or "Yours respectfully," or "Respectfully," is all the complimentary close usually required. "Your humble servant," as a complimentary close has practically gone out of use, as the American people are rather too democratic to like such style. However, in official letters and in fact other positions in the world indicating an act of service it is proper to conclude the letter with this form. The complimentary close always begins on the next line under the communication, and may occupy one to three lines, as in Models 1 to 5.

The signature is placed on the next line below the complimentary close. The initial letters of the complimentary close and signature form a straight line from left to right downward. The complimentary close begins far enough to the left so that the signature and address may be placed below in the proper position without crowding over the edge of the right margin.

The signature should always be very clear and distinct, and if the writer is a lady she should write Miss or Mrs. before the name. If the lady is married, she may use her husband's initials, but if she is a widow, she should always use her own initials. Some ladies feel a little modesty in signing their name "Miss." This should never be for it is necessary, if the person is not known, to give the correct address. If she so desires, she may put ("Miss") in parenthesis.

If a letter written to Miss Brown should be signed J. W. Brown, how is one to know whether

the salutation should be Dear Sir, Dear Miss, or Dear Madam, unless the correct title is known. They must either commit the rudeness of not addressing a lady by a title or else run the risk of making a very awkward mistake.

A comma should be placed after the complimentary close and a period after the signature or address. The address may be placed (if there is sufficient room) at the left side of the page instead of being placed immediately under the signature as in Model 10.

Model No. 1—Business Form

.....

Yours truly,

John Smith,

Model No. 2—Business Form

.....

Very respectfully,

Arthur Brown.

Model No. 3—Official Form

.....

I have the honor to be,
with much respect,
Your obedient servant,

John Hay.

Model No. 4—Official Form

....

I have the honor to remain,
Your most obedient servant,

Alex. T. Stewart.

Note—"Remain" implies previous correspondence.

Model No. 5—Official Form

.....

I am, Sir,
Your obedient servant,

Jay Cook.

Model No. 6—Official Form

.....

Very respectfully, your obedient servant,

Lynden O. Bailey.

Model No. 7—Official Form

.....

Very truly yours,

Miss Mary Manville,
Sec. of the Epworth League, First M. E. Church

Model No. 8—Social Form

.....

Your sincere friend,

Adam Brown.

Model No. 9—Social Form

.....

Your loving daughter,

Alice.

Model No. 10—With Address

.....

Yours affectionately,

Henry Clay.

Please address,
Queen's Hotel,
Brantford, Ont.

Model No. 11—With Address

.....

I remain, Dear Sir,
Your most obedient servant,

Nicholas Longworth.

To Jonas Chickering,
New York.

Model No. 12—With Address

....

Very truly yours,

Amanda Cunningham.

Green's Hotel, Philadelphia, Pa.
Aug. 25, 1901.

Model No. 13—Diplomatic Form

.....

I have the honor to be, Sir,
with the highest consideration,
Your obedient servant,

Berius Lusk.

Folding

Having now finished the letter we are ready to fold. There are four ways of folding note paper. First, and most common way, is to lay the sheet flat on the table the first page up, fold the bottom up about one-third the length of the sheet, then fold the top down over it. It will then fit the envelope if it is the size to match. Of course, if the envelopes are of the improper size, the style folded will not fit. The second way, if the envelopes are square and of the correct size, place the

sheet as before, fold the bottom up even with the top, making only one fold. Third, should the envelope be too short for the width of the paper, fold the bottom up, meeting the top, and then fold the left side over to the right. Fourth, fold the sheet from left to right, then fold the bottom up to meet the top or as far up as it is necessary to be received by the envelope.

There are two ways of folding commercial letter paper. First, and most common way to fold, is to place the sheet on the table right side up and fold the bottom up to meet the top, fold left side over about one-third of the sheet, then fold the right side over it. Second, if the envelope is of the official size, fold the bottom up one-third of the distance, then fold the top down over it.

Try in all cases to fold the paper that it may be as nearly as possible the size of the envelope. Never fold the paper in such a small package that it looks like a bunch in the envelope. The envelope never should look as if it had "room to rent."

The letter is now ready to place in the envelope and there is a right and a wrong way of doing this. As usual the right is the easiest. Take the envelope in your left hand with the back downward, then with your right hand take the folded letter and insert the last folded edge in first. If you try putting the other side in first you will have trouble with the corners catching in the envelope.

CHAPTER VII

SUPERSCRIPTION

The superscription is the address and residence on the outside of the envelope. It should always be written plainly and the complete address should be given. The superscription consists of the name, title, and residence or postoffice address. The name in every supercription should contain some title, as it may be of service in identifying the person. There are often two or more people of the same name in the same place, and the title may be the only means of designating the one from the other. If the person addressed holds an official position his official title should always be placed in the supercription.

The residence contains the number and name of the street, the name of the postoffice, the name of the county, and the State. When addressing letters to persons in a large city such as New York, Chicago, or Philadelphia, etc., always write the street address very distinctly, as most all letters are delivered at the street address by carriers. It is very necessary in addressing all letters (except those in very large cities) to give the county. The same name of the postoffice may be found in several different States, but seldom would the county have the same name. Therefore, should the name of the State be lost or be mistaken, the

Postal Clerk will be able to tell the destination of the letter by the county.

The name and title should be placed in the center or a little below the center of the envelope. It may commence at the left end of the envelope or an inch or more from the left edge as the circumstances may require, in order that the name should be as near as possible the same distance from each end of the envelope.

The superscription should be written in the following order:

Name and title,.....

Street address,.....

City,.....

State.....

In the country as follows:

Name and title,.....

Postoffice,.....

County,.....

State.....

When letters are addressed in care of some one else, they should be written in the following manner:

James Horton, Esq.,
c/o Isaac Mann,
London,
Ont.

In addressing a letter to the President of the United States the word "The President" takes the place of any other name. In addressing a letter to the Governor of the State the words "To His Excellency" should be used.

For example:

To His Excellency,
Governor Richard Yates,
Springfield,
Ill.

In addressing any one holding an official position the title should be given.

For example:

Mr. Robert Jones,
General Freight Agent, C. P. R.,
St. Thomas,
Ont.

To avoid crowding, the name of the county may be written in the lower left-hand corner, as in in Model 3.

Punctuation of the Superscription

A comma should be placed after the name and title. A period after every abbreviation. If the title is placed after the name, a comma should be placed between the name and the title. A comma should be placed after the name of the street, county, and postoffice, and a period should be placed after the State. Begin all important words and abbreviations with capitals. In all ordinary superscriptions every word is capitalized.

Note—When addressing any one transient or who has no street address, if they receive their mail in a large town or city, the words "General Delivery," or "Transient," should be placed on the lower left-hand corner of the envelope.

Model No. 1

KETCHUM, SKINNUM & CO.,

No. 215 Shark St.,

Grabtown,

N. Y.

Model No. 2

MISS MARY MANNING,

Watseka,

Iroquois Co.,

Ill.

Model No. 3

MR. JOSEPH HARDING, Esq.,

Creston,

Union Co., Iowa.

Model No. 4

MR. HARRISON BAKER,

Onarga,

P. O. Box No. 216, Ill.

Model No. 5

MR. GORDON BROWN,

c/o Smith, Darren & Co.,

Grinnell,

Ia.

Model No. 6

To THE PRESIDENT,
Executive Mansion,
Washington,
D. C.

Model No. 7

To HIS EXCELLENCY,
GOV. THEODORE ROOSEVELT,
Albany,
New York.

The following miscellaneous titles for use in addressing letters or notes of invitation, cover the whole field of superscriptions:

Mr. and Mrs. Harry Whitaker.
Mr. J. M. and Mrs. Dr. A. C. Lusk.
Drs. John M. and Mary C. Walters.
Professor and Mrs. J. H. King.
Rev. Dr. and Mrs. T. DeWitt Talmage.
Rev. W. C. and Mrs. Dr. A. C. Lusk.
Rev. Mrs. J. M. Cook.
Rev. Mrs. A. C. Lusk.
Rev. Abbie C. Lusk.
Rev. Miss J. F. Clark.
Hon. and Mrs. David K. Thomas.
Governor and Mrs. Francis S. Key.
His Excellency and Mrs. W. H. Wheeler.

Stamps

Be sure that you affix the proper stamp to every letter before you send it, and not depend upon others to do it for you. A letter will not be forwarded unless it is prepaid at least one full rate.

A two-cent stamp is sufficient for one sheet of large letter paper, or two sheets of ordinary note paper, unless the paper is extra heavy. If in doubt whether one stamp is enough, better put on two.

The stamp should be placed on the upper right-hand corner of the face of the envelope, at about an eighth of an inch from the end, and half as far from the top. The stamp should be right end up, and the edges of the stamp should be parallel with the edges of the envelope, as

putting a stamp upside down or awry indicates carelessness, and is disrespectful to the person to whom it is sent.

Miscellaneous Facts and Suggestions

Observe carefully the following facts and suggestions:

See that every letter and package sent by mail is securely folded and fastened. Use only good strong envelopes and wrappers. Heavy articles should be secured with a string.

Never send money (except in very small amounts) or other articles of value in an unregistered letter.

See that every letter contains your full name and address (inside), as previously advised in this work.

See that the outside address is full and plainly written. On foreign letters, not only the name of the town or city, but also the name of the country, should be written. Letters directed to "London" are often sent to London, Canada.

When dropping a letter or paper into a street letter-box, see that it does not stick fast.

Cut stamps, stamps cut from stamped envelopes, mutilated postage stamps, and internal revenue stamps cannot be accepted in payment of postage.

To use, or attempt to use a stamp that has already been used, is punishable by a fine of fifty dollars.

A double rate of four cents for each ounce is chargeable on every letter that reaches its destination without having been prepaid. If partly prepaid, the residue only is collected.

To enclose any written matter in printed matter subjects the mailing party to a fine of five dollars, unless the party addressed pays letter postage on the package.

CHAPTER VIII

RHETORIC OF LETTERS

Invention

Invention is the act of the mind that precedes the writing. Invention calls forth the greatest expressions of your mental faculties, exercising your tact, originality, judgment, and information. A letter or manuscript may contain in a few words the product of years ot thought and study, but, however great the thoughts, they are of no value unless expressed.

In the construction of a letter, the process is so simple as to need but little discourse on the subject. It is, however, essential to think over beforehand what you wish to write, and if the letter is liable to be long make notes and have them conveniently and properly arranged. Letters of information, of course, require no such preparation. In answering letters, the mind is usually guided by the original letter. In fact, an answer should correspond in subject, arrangement and style to the letter calling it forth. Any amount of new matter may be added.

Be careful that your letters do not show shallowness by allowing yourself to refer to some subject on which you have already written. If anything is unavoidably omitted or forgotten, place it

in a postscript at the conclusion of your letter. This is a fault, however, and needs to be guarded against. It shows a lack of concentration of thought.

Diction

Diction is the choice and use of words. Words have a great variety of shades of meaning and the careful and thoughtful writer will use such words as express the exact meaning, nothing more nor less.

Indulge very sparingly in foreign words and phrases. They are characteristic of very limited knowledge rather than scholarship.

Do not use slang. It shows a want of taste and marks the person using it of low association and vulgar ideas.

Big dictionary words make the language appear pedantic and the user a bombast. It is not the big words that mark a man's intelligence, but his sentiments and modes of expression. The most elegant speakers and writers are found to use the simplest words. A careful use of some good work on Synonyms will often aid in selecting the most elegant word, and one that carries with it the particular shade of meaning desired.

Construction

Construction means grammatical accuracy and clearness. Nothing will excuse the violation of the ordinary rules of grammar. Such expres-

sions as "I seen" for "I saw," "I done" for "I did," "he come" for "he came," "I laid in bed" for "I lay in bed," "he set down" for "he sat down," "he knowed" for "he knew," "blowed" for "blew," "they was" for "they were," "throwed" for "threw," "drunk" for "drank," "have went" for "have gone," "I learned him" for "I taught him," etc., are intolerable and marks the user as an illiterate person.

Be careful in the use of pronouns, that the antecedent may be clearly understood. In the sentence, "Susan told Mary that her mother told her that she must come home," it is not clear as to whom the pronouns refer. It might be permissible to follow the pronoun with the name in parenthesis, but it is far better to reconstruct the sentence, so that the antecedent will be clearly understood. As, "Susan said to Mary, 'your mother says you must come home.'" Many sentences are made ambiguous by the separating of words too far from the parts they modify. "Operators are wanted on clocks," which means "Operators on clocks are wanted." "The robin seized a worm while it was flying," which should read, "The robin, while flying, seized a worm." "A lady went after dinner to show her ring and to boast of being married to Mrs. Hill and her two housemaids." "A lady went after dinner to Mrs. Hill and her two housemaids to show her ring and to boast of being married." "He saw the place where Warren had fallen for the first time yesterday," which should read, "He saw the place

yesterday, for the first time, where Warren had fallen."

Style

The style of letters differs from that of other kinds of composition. It should be more natural and especially adapted to the circumstances. It may be partially colloquial and partially literary, known as epistolary style. But even in the epistolary style there is an infinite variety of special styles. In fact, every kind of letter has a style of its own. For example, business letters differ very much from social letters or love letters. The style should be adapted entirely to the person and the subject. A letter written to a superior should be respectful and deferential, to inferiors courteous, to friends familiar, to relatives affectionate, and to children simple and pleasing. In business letters, they should be business-like. It would be very poor style to use the same familiar language in business letters, that would be found in a love letter or letter of friendship.

Do not try to use too much high-flown rhetoric in your letter, but only that style of language that seems natural in ordinary conversation. Never, under any circumstances, use figures of speech in a business letter. While you must be plain and direct, let a business letter be as short as possible.

Be careful in repetition and all sorts of redundancy. Do not insult your friends by stringing out a long line of nothings for the purpose of fill-

ing your sheet. Some of the best of correspondents will say as much on a postal card as others would say on four pages of paper. While you are trying not to be too diffuse, be careful that your letter is not too dry and abrupt, as suggested before, write as you would talk.

Cultivate your style, study and practice it judiciously. Be careful and notice how good letters are written, but do not copy them—absorb them. Never, under any circumstances, copy another's writings as your own, If you desire to use them and are permitted, put them in quotations.

Do not italicise too much; it spoils the looks of the page; beside the reader ought to be able to understand your meaning if plainly written. It is sometimes advisable, however, to italicise. It is done by underlining the word or phrases.

The answer to a letter should correspond very much to the one received. While social letters do not contain simply the answers alone, it is best to answer the letter first before adding other epistles. Be careful in your answers, and, in fact, all letters, that you avoid repetition. Study your answers that you may be able to say all that you desire regarding the subject in hand in one paragraph. It would look very much as if your mind was wandering if it was necessary to call up a subject two or three times. If a letter is insulting, it need not be answered. Better return it, as it may be repeated.

Indulge sparingly in postscripts. Under no circumstances call attention to any message of

compliment or affection in a postscript. It is a very glaring impropriety and an open confession that the subject was of too little importance, that the writer forgot it in the body of the letter.

CHAPTER IX

BEGINNING AND ENDING

The beginning and ending of the body of the letter with many people is the most difficult part of the epistle. While there is a great variety of styles of expression, never, under any circumstances, use such phrases as "I take my pen in hand to write you these few lines, etc.," and other similar expressions. Commence your letter with what is uppermost in your mind. A few of the examples given show the ease in which the best of letters are written.

Enclosing Stamps

When requesting an answer for your own special benefit always be sure to enclose a stamp or a stamped envelope.

Models for the Beginning and Ending of Letters

To a Daughter on Her Birthday

Carbondale, Ill.,
June 25, 1901.

My Dear Child:—

Your father, brothers and sisters, all unite in wishing you a thousand good wishes on this, your tenth anniversary,.....

.....

With compliments to your mistress and your teachers,

Believe me,

Your ever affectionate Mother,

Millicent.

To Miss Eliza Smith,
Carbondale, Ill.

Wedding Anniversary

Philadelphia, July 10, 1901.

My Dear Carroll :—

The invitation to your wedding on the 20th has just reached me. ..... Here's to you and your family, may you live long and prosper.

Yours very truly,

Clifford Moore.

To Carroll Wilhelm,
Syracuse, N. Y.

Condolence to a Mother on the Death of Her Babe

Lafayette, Ind., May 25, 1901.

Dear Sorrowing Friend :—

When I heard the sad news of the death of your little Maud .....
I am, with deep sympathy,

Your sincere friend,

Leonore Webb.

Condolence on Business Misfortune

No. 1526 Arch Street,
Phila., Nov. 10, 1901.

Mr. Thomas Upton,
New York.

My Dear Sir :—

I am inexpressibly sorry to hear of your embarrassment and despondency over your misfortune.....
Hoping to hear better news of you soon, I remain,

Sincerely yours,

Bernard Brown.

Social

Boston, July 12, 1901.

My Dear Arthur :—

The affectionate letter which I have just received, is another convincing proof of your attachment.....From,

My Dear Arthur,

Yours very affectionately,

Bessie.

To Arthur Rumley, Esq.,
Buckley, Ill.

CHAPTEL X

ORTHOGRAPHY

The necessity of correct spelling cannot be emphasized too strongly. You must learn to spell. Do not say, "I can't." It is too important a matter to be cast aside with so little concern. Thomas Jefferson once wrote his daughter, "Always before you write a word consider how it is spelled, and if you cannot remember it, turn to a dictionary. It produces great praise in a lady or gentleman to spell well."

Lord Chesterfield wrote his son: "One false spelling may fix ridicule on him for the rest of his life." A misspelled, ungrammatical letter stamps the author at once as being illiterate.

Words are like faces, we learn them by their looks. Many words are learned by following certain established rules for which a few of the most important are given under this heading.

It is quite as essential to know the meaning of words as it is to know how to spell them. A word improperly used is even worse than the proper word misspelled. Word analysis is not only an aid to spelling, but a very considerable help in determining the definition. Memory is cultivated by associated facts. When root words are once learned—and many words are derived

from the same root—it will be easy to determine the meaning of any word derived from them. For example, take the word geography, the first root "geo" means earth. From this root there is a large collection of words, namely: Geometry, geology, geode, etc., etc. All words containing the root "geo" pertains to the earth; and in the second root, "graphy," which means to write, there is still a greater number of derivatives. All words containing the root "graphy" pertains to writing. Then, by becoming familiar with the affixes, it is easy to determine the meaning of any word derived from these roots.

Arithmetical figures should not be used in letters, except in dates or large numbers. In business letters, it is proper to write the word out first and enclose the figures in parenthesis, following the written number.

For example:

Enclosed you will find a note for Seventy-five dollars ($75)."

Do not write:

I bought 5 oranges for 10 cents.

But write it thus:

I bought five oranges for ten cents.

Use abbreviations sparingly. There is in another part of this work a list of the abbreviations sanctioned by custom. Do not use the sign of (&) excepting as used to connect the names of members of a firm. Some persons get into the habit

of using it in every instance where "and" is required.

Rules for Spelling

Words ending in (e) drop that letter before the termination (able); as in move, movable, unless ending in (ce) or (ge), when it is retained; as in change, changeable, etc.

Words of one syllable ending in a consonant, with a single vowel before it, double that consonant in derivatives; as in ship, shipping, etc., but if ending in a consonant, with a double vowel before it, they do not double the consonant in derivatives; as troop, trooper, etc.

Words of more than one syllable ending in a consonant, preceded by a single vowel, and accented on the last syllable, double that consonant in derivatives; as commit, committed; but except chagrin, chagrined.

All words of one syllable ending in (l), with a single vowel before it, have (ll) at the close; as mill, sell, etc.

All words of one syllable ending in (l), with a double vowel before it, have only one (l) at the close; as mail, sail.

The words foretell, distill, instill and fulfill, retain the double (ll) of their primitives. Derivatives of dull, skill, will, and full, also retain the double (ll) when the accent falls on these words; as dullness, skillful, willful, fullness.

Words of more than one syllable ending in (l) have only one (l) at the close; as delightful,

faithful, unless the accent falls on the last syllable; as in befall, etc.

Words ending in (l), double that letter in the termination (ly); as delightfully, mortally, etc.

Participles ending in (ing), from verbs ending in (e), lose the final (e); as have, having; make, making, etc.; but verbs ending in double (ee) retain both, see, seeing. Dye, to color, and singe, to scorch, however, must retain the (e) before (ing).

All adverbs ending in (ly), and nouns ending in (ment), retain the final (e) of the primitives; as brave, bravely; refine, refinement; except words ending in (dge); as judge, judgment.

Nouns ending in (y), preceded by a vowel, form their plural by adding (s); as money, moneys; but if (y) is preceded by a consonant, it is changed to (ies) in the plural; as bounty, bounties.

Words whose primitives end in (y) change the (y) into (i); as beauty, beautiful.

The words, believe, retrieve, etc., are spelled with the (ie), but if the letters are preceded by the sound of (s), they are reversed; as in receive, etc.

CHAPTER XI

CAPITALS

Capitals should be cautiously used in letter writing. An indiscriminate, too frequent use of capitals is a proof of the ignorance of the writer. It is more frequent to find all capitals discarded. It is very common indeed to find the pronoun (I) written in a small letter (i).

Rules for the Use of Capitals

Rule I.—Every sentence should begin with a capital.

Rule II.—Every line of poetry should begin with a capital.

Rule III.—Every quotation found in a sentence should begin with a capital.

Rule IV.—Words referring to diety should begin with a capital.

For example:

"Trust in the Lord for He is able to **save.**"

Rule V.—Proper nouns and titles should begin with capitals.

For example:

"Professor David Swing."

Note—This work was written by the Rev. Samuel Fallows, D. S.

Rule VI.—Proper adjectives should begin with capitals.

For example:

"The American people," the Baptist church," "the English language."

Rule VII.—The important words in a heading should begin with capitals.

For example:

The subject was entitled, "A Dictionary of the Noted Names of Fiction."

Rule VIII.—The names of the month and days of the week should begin with capitals. The names of the seasons do not begin with capitals, unless personified.

Rule IX.—The pronoun "I" and the interjection "O" should be capitals.

CHAPTER XII

PUNCTUATION

Punctuation is essential to a correct and regular mode of expression. Correct punctuation not only gives elegance to composition, but makes its meaning clear and enforces attention to those words or passages which most require it; and to a great extent prevents a misunderstanding or wilful misconstruction to the writer's meaning.

Punctuation marks should not be thrown into the letter promiscuously. There are certain rules governing them and these rules must be followed.

"Mr. Jones (a) merchant from Philadelphia Mr. Smith (a) doctor from New York Mr. Brown (a) lawyer from Washington and their wives went on an excursion yesterday." Can you tell how many people went on the excursion?

It should read:

"Mr. Jones, merchant from Philadelphia; Mr. Smith, doctor from New York; and Mr. Brown, lawyer from Washington; and their wives went on an excursion yesterday."

It is suggested that the most valuable practice is to copy the sentence or paragraphs and then punctuate them without looking at the originals. Let your own mind suggest the reason for every mark.

Punctuation Marks and Rules

The Period

Rule I.—A period (.) should be placed after every declarative or imperative sentence.

Example 1.—"Truth crushed to earth will rise again."
Example 2.—"Transgress not the laws of God."

Rule II.—A period should be placed after every abbreviation.

Example.—Gen., Prof., Mr.

Note—An abbreviation pronounced as written is not followed by a period.

Example.—Will Carlton, Gene Thomas.

Rule III.—Letters used to represent numbers (Roman notation) are always followed by a period.

Example.—I., XIX., XX.

Rule IV.—Arabic figures when used to number sections or paragraphs are followed by a period.

Interrogation Point

Rule I.—An interrogation (?) must be placed after every question.

Example.—Who wrote Evangeline?

Note—An interrogation generally not always marks the end of a sentence.

Example.—"What shall be done with the negro?" is often asked.

Rule II.—Sometimes by the omission of a common part, several questions are thrown together so as to form a sentence, in which case the interrogation is placed after each question, because each requires a different answer. If, however, the common part is simply reserved for the final question, but one interrogation is required.

Example 1.—What is the size? population? and capital of Switzerland?

Example 2.—Can you give the location, size, population and capital of Switzerland?

The Exclamation

Rule I.—The exclamation (!) is used after every expression or sentence denoting emotion.

"Fire! Out blazed a rifle blast."

Note (a)—Interjections are usually followed by the exclamation, but when not emphatic, it may be followed by a comma.

Example.—"Oh no, I don't care."

Note (b)—"O" and "Oh."—"O" is called the vocative "O" and is used before a noun in excited address and is not followed by any point. "Oh" is called the emotional "Oh" and is used to denote wishing, suffering, surprise or admiration, and is followed by either an exclamation point or comma.

Example 1.—Wishing.—"Oh, that my darling were here!"

Example 2.—Suffering.—"Oh! My God, why have I done this?"

Example 3.—Surprise.—Oh! look here.

Example 4.—Admiration.—"Oh, how delightful!"

Example 5.—Vocative.—"O, May, do come with us."

Quotation Marks

Rule I.—Quoted or borrowed expressions must be enclosed in quotation marks.

Example.—Goldsmith said, "That character that needs to be guarded is hardly worth the sentinel."

Note (a)—A quotation enclosed in another is indicated by single marks (' '); a second quotation included in this one by double marks (" "), and so alternately.

Example 1.—Let your motto be "Excellency."

Example 2.—John said, "Let your motto be 'Excellency'."

Example 3.—I found on a slip of paper the following sentence: "Johnson said, 'Let your motto be "Excellency!"'"

Note (b)—A quotation may be divided by other words in which case each part must be enclosed in quotation marks.

Example.—"A crowd is not company," said Bacon, "faces are but a gallery of pictures and talk but a tinkling cymbal where there is no love."

Note (c)—When successive quotations are given, marks are placed at the beginning of each and the closing marks are put only at the end of the last.

Example.—He gave me these proverbs: "That penny is well spent that saves a groat to its master, "That man is well bought who costs you but a compliment, "The best and noblest conquest is that of a man's own reason over his passions or follies."

Colon

Rule I.—A colon is used between parts that are subdivided by semi-colons.

Example 1.—..... ; .... : ..... .

Example 2.—..... ; ..... : ..... ; ..... .

Rule II.—A colon is used before a quotation, enumeration, or abbreviation that is introduced by "as follows," "the following," "viz," or any equivalent expression.

Example 1.—You may ship me the following:

Example 2.—The speaker then took the floor and said:

Example 3.—He gave me the following list, viz: (or namely):

Note 1—The preceding examples are what are called formal introduction. An informal introduction to quotations requires a comma instead of a colon.

Example.—Remember the adage, "The early bird catches the worm."

An easy and sure rule for determining whether an introduction is formal is the following:

If the introduction on the last word takes the falling inflection, it is formal and needs a colon;

if it takes the rising, it is informal and takes a comma.

Rule III.—A colon is used after a clause or member which is complete in itself, but is followed without a conjunction by some remark, inference, or explanation.

Example 1.—Allow me, my friend, to loan you $5.00: you would accept it on no other condition.

Example 2.—To your own self be true: thou canst not then be false to any man.

Rule IV.—When the time of day is indicated by figures, a colon is placed between hours and minutes.

Example.—The train leaves at 12:45 a. m.

Note (a)—A colon is sometimes placed between the chapter and verse of the Bibles.

Example.—The text will be found in Matthew 5: 10.

Note (b)—Bible references may be written in three ways, viz: Luke X. 27, Luke 10, 27, Luke 10:27.

Rule V.—A colon should generally be placed after yes and no in answer to questions, if followed by the answer as a repetition.

Example.—Can you assist me to-morrow? Yes: I think I can.

Note—If a formal address follows yes or no, the colon must be placed after the address.

Example.—Yes sir: I have seen him.

Semi-Colon

Rule I.—A semi-colon (;) is placed between parts of a sentence subdivided by commas.

Example 1.—..... , ... ; ..... .

Example 2.—..... , ... ; ..... , ...

Example.—"Self-denial is a kind of holy association with God; and, by making you His partner, interests you in all His happiness.

Rule II.—A semi-colon is used between clauses or members that are loosely connected in sense, and between the terms of a disconnected series of expressions.

Example.—The following were elected: President, William McKinley; Vice-President, Theodore Roosevelt.

Rule III.—A semi-colon may be used before an enumeration when the items themselves are separated by commas.

Note—When the items of an enumeration are separated by semi-colons, a colon must be placed before the enumeration.

Example.—The visible heavenly bodies are: the fixed stars, centers of solar systems; the sun; the moon, a satellite of our earth; comets; and meteors.

Rule IV.—When "as," "namely," or "that is" is used to introduce an example or enumeration, a semi-colon is placed before it and a comma after it.

Example.—There are four cities in the United States that have over a million population; namely, New York, Chicago, Philadelphia, and Brooklyn.

Rule V.—When such introductory words as "namely," "that is," etc., are followed by terms used parenthetically, a comma is used.

Example.—Your child should learn the fundamental basis of an education, namely, reading, writing and arithmetic.

Note—Viz means the same as namely, but requires a different punctuation. It is always preceded by a comma and followed by a colon.

Comma

Rule I.—Co-ordinate and sub-ordinate clauses not restrictive are generally set off by a comma.

Example.—He is honest, therefore I love him.

Note—If clauses are short and closely connected no point is required.

Example.—A good character is better than wealth.

Rule II.—A restrictive clause is never separated from the word it modifies unless there are intervening words.

Example 1.—Every man who labors should receive his hire.

Example 2.—Every man should receive his hire, who labors.

Rule III.—The comma is used to set off transposed phrases and clauses.

Example.—(See Example 2, Rule II.)

Rule IV.—The comma is used to set off interposed words, phrases and clauses.

Example 1.—A home, however humble, is still a home.

Example 2.—Help the needy, if you can, it is one way of serving God.

Rule V.—The comma is used between similar repeated words or phrases.

Example 1.—Air is composed of oxygen, hydrogen, nitrogen, and gases.

Example 2.—The victim cried help, help!

Rule VI.—The comma is used to set off independent elements.

Example 1.—James, attend to your work.

Example 2.—I appeal to you, gentlemen, for your sympathy.

Example 3.—O, how beautiful!

Example 4.—Well, come on.

Rule VII.—The comma is used to set off a word, phrase or clause in apposition.

Example.—Carter Harrison, Mayor of Chicago, addressed the audience.

Rule VIII.—The comma is placed between the parts of a long compound or complex sentence.

Example.—Love of study, a desire to do right, and carefulness in the choice of friends, are important traits of character.

Rule IX.—The comma is used, generally, to mark the ellipsis of a verb.

Example.—Hurry is the mark of a weak mind, dispatch, of a strong mind.

Rule X.—The comma is used to cut off a short quotation informally introduced.

Example.—Henry Clay said, "I would rather be right than President."

Rule XI.—The comma is used to prevent ambiguity and to give prominence to emphatic and contrasted parts.

Example 1.—Brains and character, not money, is what the world needs.

Example 2.—I remain, as ever, your friend.

Dash

Rule I.—A dash may be used to set off a parenthetical expression.

Example.—Shakespeare was one of the best,—yes, the greatest—poet living or dead.

Rule II.—The dash may be used to denote an interruption or sudden change of thought.

Example.—"Is it possible that my child—no, no, I cannot suspect my child would do such a thing."

Rule III.—The dash sometimes denotes a merely significant pause.

Example.—"The best way to teach him economy is to—let him hustle for himself."

Rule IV.—The dash may denote the summing up of particulars.

Example.—"He is honest, truthful, industrious—everything that tends to make a good citizen."

Rule V.—The dash may be used to add effect to other points, as two quotations brought together in the same line.

Example.—"Are you coming?"—"Yes."

Rule VI.—A dash should be placed at the end of an extract when the name of the author is given; as,—

Example.—"Hell is truth seen too late."—H. G. Adams.

Rule VII.—A dash should be placed after a side head. (See after rules and examples.)

Rule VIII.—The dash should be placed after as, namely, as follows, or other introductory word or words, when the example, quotation or enumeration forms a separate paragraph.

Example.—(See after "as" under Rule VI.)

Rule IX.—When the body of a letter begins on the same line with the introduction a dash should follow the introduction and colon.

Example.—Dear Sir:—Your letter of recent date, etc.

Parentheses or Curves—( )

Rule I.—Curves are used to enclose a mark, reference or explanation, that has little if any connection with the rest of the sentence.

Example.—He says (still I don't believe him) he has not the money to pay me.

Brackets [ ]

Brackets are used to enclose some interpolation, or correction made by an editor, reporter or transcriber.

Example 1.—I have saw [seen] the man.
Example 2.—My partner [Mr. Jones] has gone.

Note 1—Curves are usually used to enclose parts originally belonging to the manuscript. Brackets enclose something that seems somewhat foreign to the contents.

Hyphen (-)

A hyphen is used to connect compound words, or the parts of a divided word.

Caret (∧)

The caret is used to show that something omitted is interlined above.

Example.—Missi s ∧ sippi.

Ellipsis (.....)

The ellipsis is used to represent the omission of words, syllables or letters used, and is sometimes represented by a dash (—), stars (**), periods (. . .) or hyphens (- - -).

Marks of Reference (* † §)

Marks of reference are used to call attention to notes of explanation at the bottom of the page.

Index (☞)

The index or hand is used to point out a passage to which special attention is directed.

Asterisks (***)

Asterisks or stars are used for the same purpose as the index.

The Brace (⎧ ⎫)

The brace is used to connect several words with one common term.

Example 1.—Committee ⎧ C. C. Thompson, ⎩ J. R. Jones.

Example 2.—Noun ⎧ Common. ⎩ Proper.

Paragraph (¶)

The paragraph denotes the beginning of a new subject or a sentence not connected with the foregoing. It is also used to mark the parts of a composition, which in writing or printing should be separated.

Section (§)

The section is used to separate a chapter into small parts.

Leaders (.....)

Leaders are used to guide the eye to the end of the line or matter which follows.

Emphasized Words or Underscoring

When the writer desires to give prominence to some words or phrases, clauses or sentences, he should designate it, underscoring the words to be emphasized. One line indicates Italics; two lines, Small Capitals; three lines, Large Capitals; four lines, Italic Capitals.

CHAPTER XIII

FIGURES OF SPEECH

A departure from the uses of words in their literal significance is called a figure of speech or figure of Rhetoric. Public and descriptive letters admit of such rhetorical ornament as is appropriate to the subject, but in ordinary familiar letters, only such figures are allowable as would be used under like circumstances in conversation. In business letters no figures whatever should be used. Let your letter be as plain, simple and direct as is possible.

The following are some of the figures of rhetoric:

Simile

A simile is a figure of speech in which a likeness is pointed out and expressed comparison, referring to the quality.

Example.—The boy, like his father, is an honorable man.

Metaphor

A metaphor is a figure of speech assuming the likeness between two things; we apply to one of them the term that denotes the other.

The idea to be conveyed is transferred from the subject to which it properly belongs, and some other which it resembles.

Example.—"Thy word is a lantern to my pathway."

Allegory

An allegory is a figure in which one thing is expressed and another thing is understood.

Note—Bunyan's Pilgrim Progress is said to be the greatest allegory ever written.

Hyperbole

The hyperbole is extravagant language, which is not expected to be taken literally.

Example.—The very mountains shook with the magnificence of his eloquence.

Personification

Personification represents as persons, or as rational or living beings, objects that are not such in reality. Things raised to a plane of being above their own.

Example.—"Hamilton smote the rock of public credit, and streams of revenue gushed forth."

Metonomy

Metonomy is a figure in which the name of one object is applied to a different one, by some bond other than resemblance which is taken to denote the other.

Example.—We have Shakespeare and Byron, the two greatest English poets.

Synecdoche

A synecdoche is a figure of speech in which the name of a part denotes the whole or the name of the whole denotes the part.

Remark—A synecdoche is simply the application of a word or two, more or less, than the word strictly denotes.

Example.—The city went wild over his success (ie., the people).

Antithesis

Antithesis is a figure in which the contrast or apposition of two objects is set against each other.

Example.—"He was a Sampson in strength, yet gentle as a dove."

Parallel

The parallel is a figure used to show the resemblance between two characters or writings, to show their conformity in essential points. (See Plutarch's Lives.)

Irony

Irony sneeringly means the reverse of what the words literally denote. It is very effective, giving a vivid impression, seldom leaving an opponent an opportunity to reply.

Climax

The climax consists in the gradual rise of one expression of thought above another, until our idea is raised to the highest pitch. When reversed it is called the anti-climax.

Example.—Civilization smiles, Liberty is glad, Humanity rejoices, and Piety exults.

Exclamation

An exclamation is a figure of speech used to express strong emotions of the mind.

Example.—"Oh! Abasolom, my son, my son, would to God I had died for thee!"

Interrogation

An interrogation is a figure in which the speaker intends to express an opinion by asking a question, which he does not intend shall be actually answered.

Example.—Do you not know, John, that you are breaking your mother's heart?

Alliteration

An alliteration is the repetition of the same letter at the beginning of two or more words.

Example.—The summer sun shines upon the sand along the shore.

Euphemism

Euphemism is a softened mode of speech for what would be disagreeable or offensive if told in the plainest language.

Example.—He did not say, the lady was a thief, but that "she appropriated what did not belong to her."

Apostrophe

An apostrophe is a figure of speech in which the absent is addressed as present, inanimate objects as animate and intelligent.

Example.—"Flag of the brave, thy folds shall fly the sign of hope and triumph high."

Example.—"Great hierarchy!
Tell the moon, tell the stars, and tell yon rising sun,
Earth with her thousand voices praised God.

Redundancy

Redundancy is the superfluous use of words to express the thought.

Example.—Sir :—You will please ship to my address at Franklin in Tennessee just as soon as you can conveniently do so the following list :

Better say : Sir :—Please ship to my address, Franklin, Tenn., at your earliest convenience, the following :

Tautology

Tautology is the frequent use of a word or expression in a discourse.

Example 1.—Summer is on the wane, and summer breezes give place to autumnal winds.

Example 2.—"The dawn is overcast, the morning lowers,
And heavily in clouds bring on the day."

Plagiarism

Plagiarism is the act of purloining, or introducing passages of another's writings, and putting them off on one's own.

This is literary theft and subject in some instances to prosecution. It is never permissible. It is allowable to adopt an author's felicities and expression and you may adopt his sentiment, but it is base to copy his language as our own.

Copying letters from letter writers should never be done under any circumstances. Any one can see it is not your own. It will thereby do you more harm than good. It is well enough to get the style and imitate the form, but never copy the matter.

A copied letter loses all personality. You thereby defeat the very purpose of your effort. Beside, though you might deceive others by making them believe you are the author, sooner or later it will prove a boomerang that may injure you for life.

The story is told of a young man who copied a proposal from a Letter Writer and sent it to his lady love. The next day he received a reply stating he would find the answer on next page. It was a modest refusal.

Many applicants for positions are turned down because they have copied their application from some book of forms instead of composing it themselves. Business men can easily recognize these letters and you may rest assured no firm wishes to employ you if you do not know enough to write an ordinary letter.

CHAPTER XIV

TYPEWRITING

Were we compelled to go back to the horse-cars, the hand-brake on railroads, typesetting by hand, and the telegraph, which have been superceded by the trolley, the Westinghouse, Mergenthaler and telephone, respectively; we would readily appreciate the reaction which would result were the typewriter taken from our commercial activity.

The typewriting machine in the hands of an expert has been so thoroughly developed that it robbed even shorthand of quickly conveying mind to printed matter.

The typewriter in the last decade has changed the entire mode of communication, adding accuracy, and thus avoiding mistakes so common to writing. A typewritten letter is nearly always neat, clear, and legible.

No school is complete where this invention is not a part of its curriculum, and no commercial house is up to date whose business department is not guided by one of these machines.

Along side of the telegraph instrument the necessity of one of these machines is apparent. Even the stock ticker, and the type-setting machine are governed by the laws of this indispensible arrangement, and added to all this is the

many avenues of pursuit calling for better education and skill of the many workers occasioned by this new creation.

The typewriter is not a luxury, but a powerful factor in the community, and an incalculable loss if ever removed from our midst.

The keys guided by the touch and fingering incident to performing on the piano secures threefold the result over that of ordinary penmanship, and not half so tedious or brain-racking; not even taking into consideration the legibility of the result in type. It is an old saying that no two persons write alike, but the simple touch of the keys, even by a child, makes it as plain as print.

Heading

The number of words in the heading of the letter, its position, and the arrangement of the lines, can easily be determined by any experienced operator.

Printed letter-heads are mostly used for typewritten letters with a blank for the date. They are generally the usual size of letter-paper. Some firms, however, use a packet size sheet and print their letter-heads across the end of the paper, while in most instances the note size is printed across the side instead of the end of the paper, filling the entire printing scale on the typewriter. The size of the paper for letter-heads is 8 x 11 inches, packet size is 5¾ x 9 inches and note heads, 8 x 5½ inches.

Introduction

Each typewriter contains a printing scale numbered from one to seventy. It is by the aid of this scale that the essential parts of a letter are determined.

At the figure one (1), two or three-line spaces below the letter-head, the name in the address should begin. The name and title, if any, compose the first line.

Residence or direction should be written two-line spaces below the name and at five (5) to the right of the printing space.

Place the salutation at space ten (10) and two lines below the residence. The three lines which form the introduction should be of uniform slope from left to right as in pen-written letters.

Most business men advocate the use of double spacing, using the single space only where letters are long requiring several sheets of paper.

Paragraphs

When the introduction is composed of four lines, begin the first paragraph on the same line with the salutation. In other cases it is placed two-line spaces below the salutation, and at a sufficient distance from the left margin to commend neatness. The salutation when placed on the same line with the first paragraph requires a comma or colon as a degree of separation. Each new paragraph should begin at space five (5). Some business men like their letter paragraphs

begun at space ten (10) and the same rule carried throughout the letter.

Conclusion

The complimentary close should begin betwen spaces thirty (30) and thirty-five (35) no matter where the letter ends. If there is more than one line in the close, use the same relative spacing as given in the introduction. The signature, if written on the typewriter, should fill the right hand portion of the line, two spaces below the complimentary close.

Punctuation

The same rules for punctuation in pen-written letters applies to typewritten ones, except when a period and a comma properly follow an abbreviation, the comma may be omitted. After a comma no space need be left in typewriting, but after a semi-colon, colon or exclamation a space is used as its omission would crowd the writing. Leave from one to three spaces after a period at the close of every sentence.

CHAPTER XV

HINTS TO LETTER WRITERS

Cautions

Never write a letter under excitement, you will always be certain to say things for which you will be sorry the next day. Ask yourself the question, how will this look in a year or ten years hence.

By all means avoid gossip in your letters.

Do not use a learned style; it will give the impression that you consult a lexicon or dictionary.

Do not, unless under a very pressing emergency, write letters of reproof. Such letters require more delicacy than falls to the common lot. Words may die in the air, but writing lives forever.

An anonymous letter should never be written nor answered,—treat such cowardly epistles with silent contempt.

When writing, try to imagine your friend present, and write in an easy conversational style.

Be careful about writing the words "and," "but" and "well" too often.

Private letters should never be written on foolscap paper.

Do not write a letter to your most intimate friend smeared, blotted and full of corrections; it

shows slovenliness on your part, and but little respect to your friend.

Never cross your letters, if you are lady or lover; paper is cheap enough, and a crossed letter is a trial to sight and patience.

When writing a business letter use only one side of the paper. Never send less than a half sheet under any circumstances.

Pe sure to enclose a stamp when requesting a reply to a business letter.

Date every letter carefully; and always write your postoffice address at the beginning or conclusion of each letter.

It is always well to write the name of the county in addressing your envelope. Many letters go astray by being sent to a town of the same name, but in a wrong state.

Samples of Good Composition

While the few samples given do not include all of the styles of composition, it may suffice to give the reader some idea of the beauty of expression contained in the epistles and essays of some great writers and scholars.

Thomas Jefferson to His Daughter Martha

Toulon, April 7, 1787.

My Dear Patsy,—I received yesterday, at Marseilles, your letter of March 25, and I received it with pleasure, because it announced to me that you were well. Experience teaches us to be always anxious about the health of those whom we love.

I have received letters which inform me that our dear Polly will certainly come to us this summer. When she arrives she will become a precious charge on your hands. The difference of

your age and your common loss of a mother will put that office upon you. Teach her above all things to be good; because without that we can neither be valued by others, nor set any value on ourselves. Teach her to be always true; no vice is so mean as the want of truth, and at the same time so useless. Teach her never to be angry; anger only serves to torment ourselves, to divert others, and to alienate their esteem. And teach her industry and application to useful pursuits. I will venture to assure you that, if you inculcate this in her mind you will make her a happy being in herself, a most estimable friend to you and precious to all the world. In teaching her these dispositions of mind, you will be more fixed in them yourself, and render yourself dear to all your acquaintances. Practice them, my dear, without ceasing. If ever you find yourself in difficulty, and doubt how to extricate yourself, do what is right, and you will find it the easiest way of getting out of the difficulty. Do it for the additional incitement of increasing the happiness of him who loves you infinitely, and who is, my dear Patsy,

Yours affectionately,

Thomas Jefferson.

Sir Walter Scott to His Son

Abbotsford, 22d October, 1824.

My Dear Charles,—I am glad to hear you are safely settled at college—I trust, with the intention of making your residence there subservient to the purposes of steady study, without which it will be only a waste of expense and of leisure. I believe the matter depends very much on a youth himself, and, therefore, hope to hear that you are strenuously exerting yourself to hold an honorable position among the students of your celebrated university. Your course will not be unmarked, as something is expected from the son of any literary person; and in this case I sincerely hope those expectations will be amply gratified.

I am obliged to Mr. Hughes for his kind attentions in your favor, as I dare say that any one to whom he introduces you will be acquaintance worth cultivating. I shall be glad to hear that you have taken up your ground at college, and who are likely to compose your set. I hope you will make your way to the

clever fellows, and not put up with doldrums. Every man soon fails behind that does not aspire to keep with the foremost in the race.

Yesterday we had our solemn hunt, and killed fourteen hares, but a dog of Sir Adam's broke her leg, and was obliged to be put to death in the field. Little Johnnie talks the strangest gibberish I ever heard, by way of repeating his little poems. I wish the child may ever speak plain. Mamma, Sophia, Anne and I send love.

Always your affectionate father,

Walter Scott.

Robert Burns to Miss Ellison Begbie

Lochlea, 1783.

I verily believe, my dear E., that the pure, genuine feelings of love are as rare in the world as the pure, genuine principals of virtue and piety. This I hope will account for the uncommon style of all my letters to you.

I don't know how it is, my dear, for though, except your company, there is nothing on earth gives me so much pleasure as writing to you, yet it never gives me those giddy raptures so much talked of among lovers.

The sordid earth-worm may profess love to a woman's person, whilst in reality his affection is centered in her pocket; and the slavish drudge may go a-wooing as he goes to the horse-market to choose one who is stout and firm, and as we may say of an old horse, one who will be a good drudge and draw kindly. I disdain their dirty, puny ideas. I would be heartily out of humor with myself, if I thought I were capable of having so poor a notion of the sex, which were designed to crown the pleasure of society.

R. B.

James Howell to the Right Honorable Lady E. D——.

April 8, 1640.

Madame,—There is a French saying that courtesies and favors are like flowers, which are sweet only while they are fresh, but afterward they quickly fade and wither.....

But, Madame, I honor you not so much for favors, as for that precious brood of virtues which shine in you with that brightness, but specially for those high notions whereby your soul soars up so often toward heaven; insomuch, Madame, that if it were safe to call any mortal a saint, you should have that title from me, and I would be one of your chiefest votaries; howsoever, I may without any superstitions subscribe myself,

Your truly devoted servant,

J. H.

Farewell Letter of William Penn

Worminghurst, 4th of 6th mo., 1683.

My Dear Wife and Children,—My love, which neither sea, nor land, nor death itself can extinguish or lessen toward you, most endearedly visits you with eternal embraces, and will abide with you forever ..... So farewell to my thrice dearly beloved wife and children.

Yours, as God pleaseth, in that which no waters can quench, no time forget, nor distance wear away, but remains forever.

William Penn.

From Wellington to Madame De Stael

I confess, Madame, that I am not very sorry that business matters will prevent my calling upon you after dinner; since every time I see you, I leave you more deeply impressed with your charms and less disposed to give my attention to politics. I shall call upon you to-morrow, provided you are at home, upon my return from the Abbe Sicard's, in spite of the effect such dangerous vivits have upon me.

Your very faithful servant,

Wellington.

On the Miserere in St. Peters, Rome

Emilio Castelon

The music of the Miserere is not instrumental. It is a sublime choir admirably combined. Now it comes like the far-off roar of the tempest, as the vibration of the wind upon the ruins or among the cypresses of the tombs ; again like a lamentation from the depths of the earth, or a moaning of heaven's angels breaking into sobs and sorrowful weeping. The marble statues, gigantic and dazzling whiteness, are not completely hidden by the darkness, but appear like the spirits of past ages coming out of sepulchres and losing their shrouds, the joy and the inclination of the canticles of despair. The whole church is agitated and vibrates as if words of horror were arising from the stones. This profound and sublime lament, this mourning of bitterness dying away into airy circles, penetrates the heart by the intensity of its sadness ; it is the voice of Rome supplicating heaven from her load of ashes, as if under her sackcloth she writhed in her death agony. To weep thus, to lament as the prophets of old by the banks of the Euphrates, or among the scattered stones of the temple, to sigh in this sublime cadence, becomes a city whose eternal sorrow has not marred her eternal beauty.

A Letter from Jefferson to Mrs. Maris Crosby

And our own dear Monticello! Where has nature spread so rich a mantle under the eye? Mountains, forests, rocks, rivers! With what majesty do we there ride above the storms! How sublime to look down into the workhouse of nature to see her clouds, hail, snow, rain, thunder, all fabricated at our feet! And the glorious sun, when rising as if out of a distant water, just gilding the tops of the mountains and giving life to all nature,

From Henry Ward Beecher to John H. Raymond

Hartford, August 30, 1843.

My Dear Professor,—If good resolutions were only letters, what voluminous epistles you would have had from me! Alas, that a thought a type could not be invented! What an advance that will be when one can slip a sheet of paper into his hat, upon which the electricity of the mind shall act as the light does upon a photographic plate, and sally forth. Upon his return—oh, joy!—all that he has thought would be found transferred to the paper! The advantages of this new invention promise to be so many that I hope no time will be lost in prosecuting the matter to a discovery. Thus a paralytic author might triumph over the infirmity of his hands; a mercurial head like mine might, for once, write as fast as it thought. A paper night-cap would give one in the morning all his dreams; a suitable headbook would register the most perfect of journals, for thus all that we think would go down, good and bad—and go down as it happened—a thing, I suspect, that is not always to be found in the pen-made journals. Then, too, what self-knowledge might not this afford—should we believe in our own identity! Each evening would put a new volume into our hands, for I suppose that we all think at least one volume in a day, if all our cogitations were written. What a fiction it would be! Alas, the strangeness of fiction and the stubborn validity of fact! For who does not throw the filmy veil of self-esteem upon his life, through whose witching colors all looks change to a heightened excellence? Who could bear to read in a volume at evening all the somethings and nothings, all the evil and the good, all the frets and fancies, all the venturesome ranges of thinking, the vain imaginations, the hopes, fears, suppressed angers, involuntary opinions of men, and, above all, the critical thoughts which one has even of the best? For who lives without great faults? and who lives with habits of attention without seeing them? Yet to see in full print that which otherwise only glances through the brain and whose trace is lost—as in the stream of a meteor—would be shocking. There! was I not foreordained to be a letter writer? For who can spin a longer yarn than this out of such a little lock of wool?

The End of the World

As to preparation for that event (the end of the world), the best way is for you always to be prepared for it. The only way to be so is, never to say or do a bad thing. If you are about to say anything amiss, or to do anything wrong, consider beforehand; you will feel something within you which will tell you it is wrong, and ought not to be said or done. This is your conscience; be sure and obey it. Our Maker has given us all this faithful internal monitor, and if you always obey it you will always be prepared for the end of the world; or for a much more certain event, which is death. This must happen to all; it puts an end to the world as to us; and the way to be ready for it is never to do a wrong act.---Thomas Jefferson, to his daughter Martha.)

Inarticulate Sorrows

The misfortunes of genius, its false directions, its misery, I suppose, rise partly from the fact of the life of genius being that which is chiefly given to the world. Many a soldier died as bravely and with as much suffering as Sir John Moore at Corunna: but every soldier had not a Wolfe to write his death song. Many an innocent victim perished,---yes, by hundreds of thousands,---on the scaffolds of France, and in the dungeons of the robber barons, but they died silently. A few aristocrats whose shriek was loud have filled the world with pity at the tale of their suffering. Many a mediocre boy have I seen spoilt at school---many a commonplace destiny has been marred in life; only these things are not matters of history. Peasants grow savage with domestic troubles, and washerwomen pine under brutal treatment; but the former are locked up for burying their misery in drunkenness,---the latter die of a broken heart, with plenty of unwritten poetry lost among the soapsuds. I fancy the inarticulate sorrows are far more pitiable than those of an Alfieri, who has a tongue to utter them. Carlyle, in this respect, seemed to me to hold a tone utterly diverse from that of the Gospel. The worship of the hero, that is his religion; condescension to the small and unknown, that was His.---Rev. F. W. Robertson.

Never Contradict

It was one of the rules which, above all others, made Dr. Franklin the most amiable of men in society, never to contradict anybody. If he was urged to announce an opinion, he did it rather by asking questions, as if for information, or by suggesting doubts. When I hear another express an opinion which is not mine, why should I question it? His error does me no injury, and shall I become a Don Quixote, to bring all men by force to one opinion? If a fact be misstated, it is probable he is gratified by a belief of it, and I have no right to deprive him of the gratification. If he wants information, he will ask for it, and then I will give it in measured terms ; but if he still believes his own story, and shows a desire to dispute the fact with me, I hear him, and say nothing. It is his affair, not mine, if he prefers error.---Thomas Jefferson.

ON the Laughter of a Child

Strike with hand of fire, O wierd musician, thy harp strung with Apollo's golden hair ; fill the vast cathedral aisles with symphonies sweet and dim, deft toucher of the organ key; blow, bugler, blow, until thy silvery notes do touch and kiss the moonlight waves and charm the lovers as they wander mid the vineclad hills, but know thy sweetest tones are discord all compared with childdood's happy laugh. Oh, rippling river of laughter, thou art the blessed boundary line between beasts and man and every wayward wave of thine doth drown some fretful fiend of care. Oh, daughter of Joy, there are enough dimples in thy cheek to catch and hold and glorify all the tears of grief.---R. G. Ingersoll.

CHAPTER XVI

LETTERS OF LOVE AND FRIENDSHIP

No rules can govern the writing of letters of Love and Friendship. Models can only prove as a service, for each circumstance presents new conditions.

Lovers are often separated and naturally seek communication, and what so thrills as a loving epistle —what sweet communion —what expressions of affection, lifting the soul into that realm of felicity none but a lover can appreciate.

Love letters, in the strictest sense, should be confidential. No lady or gentleman has a right to communicate them to any one except where sanction, sympathy, or advice are sought and that from their most intimate friends or relatives. A lover would not be so despicable as to be guilty of the impropriety of "tattling" about their love affairs.

The tendency in many young people to indulge in extravagant language in their prostentations of love is a too common occurrence. Marriage is no less a matter in which reason should form an essential qualification than it is that love should be the bond of unity. Sensible women do not care to be treated as simple, or as babies. If a man cannot make love and propose in a sensible way, they are more apt to despise than to love

him. Neither does a sensible man desire the gushing protestations of love that good sense tells him cannot be borne out in actual life. (Read "On Being in Love," in "Idle Thoughts of an Idle Fellow.") Upon assuming the domestic relations the romantic lover immediately returns to the every-day conversation and demeanor. These extremes create the idea on one side or the other, of cold affection, and even unreasonably so. You should curb your passion by reason, as extravagant flattery is apt to disgust and create the suspicion of insincerity. A lady's letters should always be dignified even though there is an engagement. It would be better that a letter should never be written than that your betrothed should lose confidence. In short do not place anything in your letters that you would not wish to face in after life.

Letter from a Gentleman to a Lady Offering Her His Hand

Fairbury, Ill.,

Oct. 10, 1900.

My Dear Miss Beane:—

It is now nearly a year and a half since I first had the great pleasure of being received at your home as a friend. During the greater part of that time there has been but one attraction, one strong hope and that is your own personal attraction and the desire of winning your favor. Have I been successful? Has the deep faithful love that I felt for you met any response in your heart? I feel that my future happiness hangs upon your answer. It is not a

fleeting fancy of an hour, but the true abiding love that is founded upon respect and esteem, which has been for months my dearest life dream.

Your own maidenly dignity has kept your heart so securely hidden, that I scarcely venture to hope I have a place there. I feel that I cannot endure suspense any longer, so write to win or lose all.

If you will be my wife, it will be my pride to shield you from all sorrow and give you all the happiness that a tender and loving husband can bestow upon the one he loves.

Hoping to hear from you soon, I am,

Devotedly yours,

C. H. Rumley.

Miss Alice Beane,
Loda, Ill.

Favorable Reply to Preceding Letter

Loda, Ill.,
Oct. 15, 1900.

My Dear Mr. Rumley:—

Your kind and manly letter apprises me of the fact that what I believed to be only a friendship consists of a stronger feeling. I see it would be a pain to me to lose your visits and your presence, and I am sure, that such a love as you promise your wife would make me very happy. You see I answer you frankly, deeming it wrong to trifle with such affection as you offer me.

I have shown your letter to my parents and they say they will be pleased to have you visit us at your earliest convenience. Believe me to be,

Yours most affectionately,

Alice Beane.

Mr. C. H. Rumley,
Fairbury, Ill.

A Letter from a Gentleman to a Lady with Whom He Is in Love

Jacksonville, Fla.,
Dec. 2, 1900.

My Dear Mabel:—

The time I hope has now arrived at which I may venture upon a topic which I have not thought it proper heretofore to introduce upon your notice. I have now reached the point I hope, in which I will not be rashly assuming the responsibility of married life, and I hope it will not be unjust to you to be addressed on this subject.

It has been my hope and ambition for a long time to secure your affection and trust, and to offer you such a home as a lady of your position and refinement might rightly expect. May I now, without presumption, ask you to consider whether a proposal would be unacceptable. I have always admired you, dear madame, with a real and settled admiration which one of my age is best capable of feeling. It has grown steadily in depth and strength until I have realized to myself the truth, that the warm spirit that inspired me, I cannot overcome.

If you can return my affection, you will render me the happiest of men. It will be the study of my life to repay your affection by its sincere devotion and regard for your welfare and happiness.

Awaiting your reply, I remain,

Yours most affectionately,

Robert Clark.

Miss Mabel West,
Norfolk, Virginia.

To a Widow from a Widower

Wapakoneta, Ohio,
Sept. 8, 1893.

My Dear Madam:—

I take this opportunity to lay open to you the present state of my feelings, having been so convinced of your good sense and amiable disposition, that I feel assured you will deal candidly

with me in your reply. Like yourself I have been deprived of the partner of my earlier life, and as I approach the middle state of existence, I feel more and more the want of some kindred spirit to share with me whatever years are reserved to me by Providence.

My fortune is such as to enable me to support a lady in the manner which I feel to be due to your accomplishments and position. I sincerely hope you will think carefully over my proposal. If you can make up your mind to share my fortune, I trust that no efforts will be wanting on my part to assure you of the happiness you so well deserve.

I need scarcely say that an early answer on the matter so much connected with my future happiness will be a great favor to

Your devoted admirer,

Alfred Reinhardt.

Mrs. Martha Caffey,
Bellefontaine, Ohio.

Favorable Reply to Preceding Letter

Bellefontaine, Ohio,
Sept. 10, 1901.

My Dear Mr. Reinhardt,

I take the first opportunity, on the receipt of the flattering letter with which you have favored me, to send a reply. I am sure, sir, I feel flattered by your sentiments of love and esteem, and can say that I have no dislike to entering again into the state of married life. I am sure, my dear sir, that not only your fortune is sufficient to satisfy the demands of one of my position, but your own gentlemanly bearing and noble character are such as would make any reasonable woman happy. If it be my lot to have the real and lasting affection of one in whom I have the same, I have cause for infinite contentment.

Yours most faithfully,

Martha.

Mr. Alfred Reinhardt,
Wapakoneta, Ohio.

Unfavorable Reply to Preceding Letter

Bellefontaine, Ohio,
Sept. 10, 1901.

Dear Sir,

You give me credit for a discernment I do not possess, for I declare to you, I never suspected that there was anything beyond friendship in the sentiments you entertained toward me. I am sorry to find it otherwise, because it is out of my power to answer your question in the affirmative. I esteem you, but there I must pause. My heart is untouched. The probability is that I shall always remain a widow.

Wishing you, with all my heart, a more favorable response from some worthier object, I continue,

Your sincere friend,
Mrs. Martha Caffey.

Mr. Alfred Reinhardt,
Wapakoneta, Ohio.

From a Gentleman Proposing the Day of Nuptials

Moberly, Mo.,
Nov. 3, 1901.

My Dear Lottie,

I look forward with the possibility and hope, when the reward of our mutual constancy will be consummated. Should the date of our approaching nuptials meet the approbation of yourself and parents, they may be permitted on the 14th of this present month.

I hope to have the pleasure of seeing you soon, but in the meantime should you wish to write, kindly mention whether the day I have fixed is suitable to yourself and family. With the hope that I shall see you very soon, I am as ever,

Your loving and attached,
W. D. Matthews.

Miss Lottie Thompson,
St. Joseph, Mo.

Favorable Answer to Preceding Letter

St. Joseph, Mo.,
Nov. 5, 1901.

My Dear Walter,

Your affectionate letter has just arrived. You appear anxious that the day to which we look forward as the consummation of our love may not be far distant. You name the 14th inst. of this month as being the most desirable for that event. I suppose I must consent to your wishes.

Your two sisters have consented to be my bridesmaids. I will busy myself making preparations.

Awaiting your further desire, I am,

Your affectionate,

Lottie.

Mr. W. D. Matthews,
St. Joseph, Mo.

To an Absent Lover Complaining of His Scarcity of Letters

South Bend, Ind.,
Nov. 16, 1901.

Mr Dear Charles,

I have been expecting a letter so long that really it seems to me you are growing intolerably negligent. I shall begin to think you are getting tired of me and that there is some other attraction in the field. Knowing how anxious I am respecting your health and welfare, I am sure you will pardon me for writing this letter, for I really feel grieved and anxious at your neglect.

I am too much out of spirits to write at any great length and therefore conclude with the prayer that you will hasten to relieve all doubts from the mind of one whose thoughts day or night are upon you only.

Your affectionate and loving,

Angelina.

Mr. Charles Allen,
Lansing, Mich.

From a Lady Confessing a Change of Feeling

Calumet, Mich.,
Jan. 23, 1901.

My Dear Sir,

I fear my avowal will give you some pain, but I assure you I have thought earnestly over this matter, and I have come to the conclusion that it is better to be sincere and open in matters where the happiness of another is concerned.

I feel that my sentiments in regard to yourself are no longer what they were. My regard and esteem for your character remains unshaken, but I cannot blind myself to the fact, that I do not cherish that affection that a wife should feel for her husband, without which the married life is a continuous scene of torment and vexation. I am sure that you will not consider me fickle as I do not entertain any partiality for any one else. My firm belief is that all correspondence between us had better cease, and that such letters that have passed between us better be returned at the first convenient opportunity.

Assuring you that as a friend I shall constantly remember you with esteem, I remain,

Yours very respectfully,

Donalda McMillan.

Mr. Sylvester Kenney,
Houghton, Mich.

From a Gentleman to a Lady on Rejection of His Suit

Harrisburg, Pa.,
August 5, 1901.

Miss Murney,

From the highest pinnacles of hope I have been sunk to the lowest depths of despair. Your rejection to my love has filled me with misery and wretchedness. I now feel an isolated, lonely

wanderer on the face of the earth without one friendly ray of light to guide my way. Still whatever my fate or wherever I am, my one desire will be that you may be as happy as I have been made wretched.

From your admirer, though miserable,

Hugh Wynne.

Miss Alberta Murney,
Reading, Pa.

Answering a Complaint of an Apparent Slight

Boston, March 8, 1901.

Dearest Maude,

How can you consider me capable of inflicting a slight upon one in which are centered all my hopes and happiness. Nothing more than ordinary courtesy was intended by my attentions to Miss Field. That she was a positive stranger to the Harts induced me to pay her these attentions which have occasioned you so much annoyance and which otherwise I would not have considered myself justified in tendering.

I regret very much for your sake that anything should have occurred to originate a doubt in your mind of my sincerity.

Yours affectionately,

H. B. Ross.

Miss Maude Towne,
No. 1326 Fifteenth St.,
Philadelphia.

To a Lady Complaining of Coldness

1536 N. 10th St.,
Sept. 2, 1901.

My Dear Martha,

Your actions in the last few days have hurt me very much. I have been continually reviewing my conduct and endeavoring to discover by what word or act I could have given

you offence. I cannot imagine what I have said or done, if anything it must have been totally inadvertant, as it could not have been from any intention to give pain, but that you have become displeased is too evident by the change in your behavior—a change from all kindness to cold indifference.

I have several times lately been on the point of asking the cause for your displeasure, but as constantly have I needed courage to do so. In the hope of being eased from this painful state of anxiety, I trust that you will answer me either by letter or by your own lips at the earliest opportunity.

Anxiously awaiting your reply, I remain,

Yours affectionately,

Edwin Drew.

Miss Martha Shepherd,
1935 Jefferson St.

A Lady to Her Friend Informing Her of Her Intended Marriage and Asking Her as Bridesmaid

Long Branch, N. J.,
Aug. 10, 1901.

My Dear Rose,

You have long witnessed the attention paid to me by Mr. Ralph Coen. We are to be married soon and my approaching nuptials require that I should make preparations therefor.

May I request the favor of your company to act as one of my bridesmaids on this eventful occasion. Our long acquaintance and sincere friendship permit me to solicit the favor of your presence in the above capacity on Thursday, September 12th, at our home in Jersey City. If convenient come on Wednesday.

Yours very sincerely,

Mabel Gardiner.

Miss Rose Kutruff,
Trenton, N. J.

Invitation to Act as Groomsman

Mobile, Alabama,
Feb. 2, 1902.

Dear Robert,

I am to be married to my charming little Rose on Thursday, the 20th, will you attend on that occasion to act as best man? I will look for your presence to assist in the completion of my happiness, for then the man and woman I love best in all this world unite in confirming my happiness.

Always your true friend,
Henry Duff.

Mr. Robert Collier,
Montgomery, Alabama.

From a Gentleman to the Father of a Lady He Loves, Requesting Permission to Pay His Addresses

Lima, Ohio,
August 9, 1901.

My Dear Mr. Cross,

I think you will not be surprised when I tell you that your kind hospitality to me, and my frequent visits to your house have resulted in the loss of my heart, which your daughter May has entirely in her possession.

I believe your daughter's love for me is mutually reciprocal. However, I would be pleased to have you consult her before answering. My affections are unalterably hers. My worldly prospects are good, my business is flourishing, and I have an independent income apart from business capital. If you will trust her to me, it will be the constant endeavor of my life to make her happy, and if a deep devoted love be any guarantee of this, believe me that it is not wanting.

Hoping that you will favor me with a speedy reply, I am, my dear sir,

Very truly yours,
Charles Chapman.

Mr. Napoleon Cross,
Mt. Aetna, Ohio.

Reply Giving Consent to Daughter's Hand

Mt. Aetna, Ohio,
Aug. 12, 1901.

My Dear Mr. Chapman,

I thank you very much for the manly and honorable letter in which you have addressed me in reference to my daughter's hand. I have long since perceived that your attentions to her were of a marked character and that they appeared to give her much pleasure.

I know of no reason whatever to oppose your wishes and if I am a judge from the manner in which she received the communication from myself, you will find her by no means an unwilling listener.

I hope you will arrange your matters so that you can pay us a visit in a short time and will then have an opportunity of pleading your own cause. In the meanwhile believe me, we have every confidence in your integrity and good-feeling,

Yours respectfully,

Napoleon Cross.

Mr. Charles Chapman,
Lima, Ohio.

Unfavorable Reply to Preceding Letter

Mt. Aetna, Ohio,
Aug. 12, 1901.

My Dear Mr. Chapman,

It is always painful to return an unfavorable answer, but such unfortunately is my task on the present occasion. I have no doubt of the truth of your assertion relative to yourself, character, and connections, but as I think my daughter too young to enter into such a serious engagement, I request that I may hear no

more of your passion for the present. In every other respect, I am, sir.

Your most obedient servant,

Napoleon Cross.

Mr. Charles Chapman,
Lima, Ohio.

Letter from a Soldier Ordered on Service

Union, W. Va.,
May 28, 1898.

My Dear Sadie,

I am unexpectedly ordered to join my regiment for active service in Cuba, and in a few days I shall be far distant from you. I may never see you again, but I cannot refuse to do my duty to my country, and in so doing I believe you will think more favorably of me than if I were under any pretext to stay behind.

My early and necessary departure urges me to speak of the love I have so long borne toward you. It may be that owing to the fact that I will face so many dangers, and perhaps will not see you again, that I should not address you as a lover, or at least not endeavor to bind you to one whose future is so uncertain. The prospect of my future is certainly not very brilliant. I leave that, however, for you and your friends to advise. Whatever your decision may be, I wish to assure you that I am unalterably yours, if fervent and endearing love can make me so.

Though my profession interposes a difference which may be objectionable to an engagement, should you consider it possible this difference may be overcome, and you can reciprocate the affection which I seek to awaken, it will be made deeper and stronger by the patriotism which animates us both, to the sacrifice of our beloved country.

If I can carry with me the assurance of your affection and love, and the hope of its fulfillment upon my return, I shall indeed be a happy man.

From yours affectionately,

R. B. Davis

Miss Sadie Norton,
Charleston, W. Va.

A Gentleman After Meeting a Lady at a Party Asking Permission to Pay His Address

1633 Broad St.,
Phila., Sept. 12, 1901.

My Dear Miss Crawford,

I must crave your pardon for the somewhat bold address I am about to make. Trusting that this apparent presumption may be excused by the consideration that my feelings are inlisted in its success. The marked attention paid you at Mrs. Shrewberry's party cannot, I flatter myself, have failed to attract your notice, neither have been wholly disagreeable to yourself. Cherishing this pleasing belief, I am encouraged to crave the privilege of having the permission to improve my acquaintance with the lady with whom I entertain so high an esteem. The company in which we met, I trust will be a sufficient guarantee to my character and position to warrant me in looking forward to an early renewal of the happy hours spent in your company.

Entreating a favorable and early reply, I remain,
Your devoted admirer,
J. B. Wallace.

Miss Marion Crawford,
4032 Lancaster Ave.

Favorable Answer to Preceding Letter

4032 Lancaster Ave.,
Phila, Pa.

Dear Sir,

I was much pleased indeed in having met you at Mrs. Shrewberry's party last evening. If you think my friendship will be the source of any pleasure to you, I see no reason, at the present time, why I should deny it. I shall, therefore, be happy to meet you at such time as you may find it convenient to call. As you justly say, however, our acquaintance has been of very short duration, I am sure that you will excuse my saying more.

Your obliged friend,
Marion Crawford.

Mr. J. B. Wallace,
1633 Broad St.

Unfavorable Answer to Preceding Letter

4032 Lancaster Ave.,
Phila., Sept. 14, 1901.

Sir,

While I thank you for your polite attentions, you will allow me to express surprise at the general tenor of your letter. I am not aware that I showed any attention toward you that was out of the ordinary, and had I thought of acting in any more than a pleasant and sociable manner and endeavoring to contribute what I could to the results of a pleasant evening, I certainly would have acted toward you in a different manner.

Be so good as to believe me when I assure you that I do not join in the wish of a closer friendship than a mere passing acquaintance. Excuse me if I seem severe in my reply to you, upon reflection I think you will agree with me, that I could scarcely do otherwise.

Respectfully,

Marion Crawford

Mr. J. B. Wallace,
1633 Broad St.

Letter to an Entire Stranger Seen at Chuch

Williams House,
Watseka, Ill., Jan. 8, 1901

Miss Bishop,

Since it is my misfortune to be entirely unknown to you, it is my first duty to make an apology for the liberty which I am now taking. This being the only means I have of securing an ihtroduction to you, I hope you will pardon the indulgence and accept this as a reasonable excuse in asking the privilege of your acquaintance.

I desire to say that I am irresistibly driven to this procedure by the deep impression you have made upon me. I have seen you several times in church, and every time I beheld you, there has been left that intense desire to see you again.

Will you extend me the favor I so much covet and allow this letter to commence a friendship which will make me more happy than I have reason to expect?

Trusting you will favor me with a favorable answer, I am,

Sincerely your admirer,

Charles Dixon.

Miss Bishop,
Watseka, Ill.

Reply to Preceding Letter

Watseka, Ill.,
Jan. 10, 1901.

Mr. Dixon,

I received your letter and own that I am surprised at your request. I am not sure that I ought to answer it, were it not that I do not believe you intend to be discourteous.

I am not in the habit of corresponding with strange gentlemen. I will, however, venture to break the rules of society and say, that I may possibly give, by recognition, the opportunity which you seek for our becoming mutually acquainted. More than this, I need not write and will therefore add, I am,

Yours respectfully,

(Miss) Bishop.

Mr. Charles Dixon.
Watseka, Ill.

NOTES AND LETTERS ACCOMPANYING GIFTS

Notes and Letters Accompanying Gifts are more formal than ordinary letters and are usually written in the third person, except, however, among intimate friends and relatives an easier and more informal style may be adopted.

Acknowledgment of a gift should be made as soon as possible and in a pleasing genial style. Return the kindness whenever it is convenient to do so, but do not make such haste that it would appear that you were anxious to be rid of the obligation.

Note Accompanying Gift of Book

Miss Orebaugh presents her compliments to Mr. Williams and hopes he will accept the accompanying volume, "The Crisis," as a token of her regard.

28 North Twenty-fifth Street,
Philadelphia, August 2, 1901.

Acceptance of Gift

Mr. Williams considers himself greatly favored by the kind attention and generous gift of Miss Orebaugh and returns his sincere thanks for his handsome present.

2026 Girard Ave.,
St. Louis, August 5, 1899.

Note Accompanying a Birth-day Gift

Frankford, Ken.,
Sept. 23, 1901.

Dear Florence,

Please accept this token of love and esteem from one who wishes you many happy returns of the day.

Your loving friend,
Bertha Strait.

Miss Florence West,
Paris, Kentucky.

Note Accompanying Betrothal Ring

2830 Engleside Ave.,
Chicago, July 10, 1900.

My Beloved Estelle,

Will you kindly accept and wear the accompanying ring as a pledge of the untiring love and devoted affection of

Your idolizing
Robert.

Miss Estelle Phillips.

Answer Accepting Ring

Chicago, July 12, 1900.

My Dear Robert,

You need no assurance from me that your valuable gift will be doubly precious to me as a token of your affection.

Your devoted
Estelle.

Mr. Robert Fulton.

Note Accompanying a Basket of Flowers

Washington, D. C., May 30, 1902.

Dear Madam,

Will you kindly accept these flowers as a token of sympathy in your suffering? I have not the pleasure of your acquaintance, but I trust you will excuse the intrusion of a stranger. I know of you through many of your friends who are also dear to me.

Yours sincerely,

Mrs. R. B. Hayes.

Mrs. H. W. Snow,
625 5th St., N. W.

Accompanying Tickets for the Theatre

Phila., Pa.,
Jan. 15, 1901.

My Dear Miss Morris,

Kindly accept enclosed tickets for the evening performance at the Chestnut Street Theatre to-night. I am sure you and your friends will enjoy the play, "Miss Bob White."

I am compelled to leave town or I would call in person.

Yours most respectfully,

Eugene Goodman.

Miss F. P. Morris,
1925 Chestnut St.

Accompanying a Photograph

Los Angeles, Cal.,
Oct. 15, 1900.

Dear Friend,

I send you to-day a photograph of myself. It is a fairly good one and I hope it will please you, that when you see it you will be reminded of the many pleasant hours we have spent together.

Please accept my best wishes for the many happy returns of those by-gone days.

Mrs. Jane Brown.

Mrs. Wm. Wilcox,
Colorado Springs, Col.

Note Accompanying a Present

Pocohontas, Va.,
Aug. 25, 1901.

My Dearest Abbie,

Accept this token of love and esteem from an old friend. It is but a small proof of the affection which words are not needed to express.

Your true and loving friend,

Sarah Bailey.

Mrs. Abbie Lusk,
Giatto, W. Va.

LETTERS OF ADVICE

"Let no man presume to advise others who has not first given counsel to himself."—Seneca.

The wise and discreet will never write a letter of advice unless it becomes absolutely necessary or has been requested. Unsolicited counsel seldom receives great respect. An intimate friend or near relative may advise when the occasion seems imperative, but it is usually unpalatable and as a rule should be given sparingly.

Advice to a Young Man Leaving Home

Rensselaer, Ind.,
Aug. 12, 1901.

Dear Nephew,

I have just received a letter from your mother stating you were thinking of going away. I think I appreciate the anxiety and unrest of a young man of your age and disposition. There is a longing desire to get out and see some of the world. While that may be a commendable ambition, yet there are so many dangers and pitfalls into which a young man of inexperience is so liable to fall that it seems unfortunate to sever yourself entirely from family and friends.

Have you thoroughly considered the consequences? On the one hand you will gain experience, but on the other, you will receive only the world's ungenerous reward of what your labor may be worth, and a great many times you will have a hard time to get that. So long as your health is good, you may not want for that which supports life and gives you a measurable degree of comfort, but it is extremely unpleasant and even distressing should health fail, to have no one to care or minister to you except what your money buys.

If, however, you are determined to go, keep in mind that the world don't owe you a living except when you earn it; that ordinarily people will treat you as you will treat them. You will find that it will be easier to make the acquaintance and receive the attention of dissolute and unprincipled people. The moment you discover they are such give them a wide berth. A man is usually known by the company he keeps, and when you allow yourself to be seen in the company of bad people, the harder it will be to gain the confidence of the worthy.

Don't allow yourself to become careless of your morals, because you are with strangers. Time will bring its seward, and the precepts that "Whatsoever a man soweth, that shall he also reap," will be just as true with your life as it has been with others. The knowledge of a dissolute life may escape your family and friends, but the laws of God stamp the results upon your character, and sooner or later your ship will arrive in port laden with the results.

Be honest whether you are liable to be detected or not. Never be willing to sell your soul at any price. Every temptation resisted makes you a stronger man, every one to which you submit makes you a weaker one. Above all determine to be an honor to yourself and family. With loving respect, I remain,

Your uncle,

Lucius Strong.

To Linden O. Bailey,
Bramwell, W. Va.

Advice to a Young Man to Drop His Acquaintance

Dubuque, Iowa,
March 14, 1901.

My Dear Elmer,

Yours of the 10th has just been received. I saw by the tone of your letter that you have become very intimate with Richard Hedrick, which I am grieved to note.

My dear boy, I am now getting to be quite an old man and in the long life of observation, I have never seen a young person made happier or better by association with men whose character would not bear investigation. Richard Hedrick is such a man. He came from nobody knows where, and refuses to give an account of his previous life. He has no profession, spends money with a lavish profusion, drives fast horses, wears flashy jewelry and showy clothing, beside his language betrays low origin and imperfect education. Elmer, you are a young man and must look to your profession for support. You will want to have and hold your position in society to which you are entitled by birth, and in order to do this, in order to win for yourself a good name, you must be careful that you do not associate with those who will throw discredit upon you. The world universally judges a man by his company, and I would not have you judged as the companion of this man.

I beg of you to give my letter careful consideration and accept it in the kindly spirit in which it is written.

From your sincere friend and well-wisher,

Newton Reinford.

Mr. Elmer Martin,
Nauvoo, Ill.

Advice to a Young Man to Stick to His Trade

Dallas, Tex.,
Jan. 12, 1901.

My Dear Walter,

Your letter of recent date stating that you have been offered a clerkship in the grocery store was received a few days ago. I did not answer immediately as I wanted time to think over the situation.

You say Mr. Quinlan offered to take you in at a better salary than you are now receiving. You also say that you like your trade.

My advice, which you have requested, would be by all means to continue your present employment. You will acquire a good trade that will always afford you the means to gain a livelihood and will at the same time gain steadiness and perseverance. I think it is the worst thing in business for a young man to fly from one pursuit to another, having learned a great variety of professions and trades and master of none. He thus acquires restlessness and becomes irregular and generally ends by being good for nothing.

Your change to the employment of Mr. Quinlan will teach you nothing and may within a few months be out of employment, in which case you would have to begin anew with the loss of all you have already learned.

I think it better for you in every way to stick to your chosen profession until you have mastered it.

Hoping to hear from you again very soon, I am,

Yours very affectionately,

Burl Walker.

Mr. Walter Leachman,
Corsicana, Texas.

Advice to a Friend Who Is Attending College

Valparaiso, Ind.,
Feb. 28, 1900.

Mr. Lewis Nickerson,
Onarga, Ill.

My Dear Friend Nickerson.

Your letter of the 26th just received, I was pleased to hear from you and glad to know you have been succeeding so well, but you distress me by intimating that you think of quitting college and taking a position as teacher in a country school.

You state that Washington, Grant, Lincoln and others had no great education and that they became great men. My dear boy, if you think there is a Washington, Grant or Lincoln wrapped up in your epidermis, I would advise you not to spend your money for an education, for one who has such a notion in his head, would only become a worse nuisance. It must be remembered that each of these honorable gentlemen referred to was most thoroughly fitted for their work of life. None of them were born great or had greatness thrust upon them. The world may never know what it cost each of them to achieve his success. One thing is sure it was obtained by hard labor.

School teaching is an honorable profession and one of great value to a young person in building up his own character; being required to discipline the school, he is compelled to be a model himself. It therefore requires character with dignity and self-respect without which he could not succeed. The profession, however, in your section of the country pays such a small remuneration, that I think it would be very unwise for you to quit college for the salary you would receive. My advice would be to get a good foundation for the profession you desire to follow in life and allow nothing to obscure your vision to future success. By so doing you will not only be a credit to yourself and family, but afford great pleasure to

Your old friend,

O. P. Kinsey.

"A slight notice to the fact, an explanation that extenuates the offence, an assurance of the total absence of any intention to wound the feelings, regrets for the circumstance, profession of attachment, and expression of an earnest desire to recover the good opinion of the persons offended, are the elements of a letter of apology, modified according to the fact, time and persons interested."

Letters of Apology should be written as promptly as possible. Much depends upon the time and manner of such a letter to prove of value. If written in sincerity and gracefully expressed it will ordinarily insure forgiveness, but if mistimed or forced it is likely to aggravate the previous offence.

Letter of Apology

1524 Euclid Ave.,
Phila., July 31, 1901.

My Dear Lillian,

You will kindly accept my apology for not being present at your party last evening. I had been feeling unwell for several days, but had intended joining you, until late in the afternoon I began to feel much worse. I thought it would be unwise in my condition, as the excitement would most likely make me much worse. I trust therefore that you will excuse me and I shall be glad if you have an hour to spare to have you call and see me.

Yours affectionately,

Josie Morris.

To Miss Lillian Little.

Apology for a Broken Business Engagement

New York, August 15, 1901.

W. H. Buck,
Astor House, City.

Dear Sir,

I very much regret to be compelled to offer an apology for not meeting you last evening at the Astor House as I had agreed to do. The sudden and serious sickness of one of my children, whose life was despaired of for several hours, compelled me to stay at its bedside.

Hoping that you will not leave the city until some other meeting can be arranged, I am, sir,

Yours very respectfully

John H. Moore.

Putting off an Invitation on Account of Recent Bereavement

Richmond, Va.,
Nov. 10, 1896.

My Dear Stella,

I grieve to tell you that the most serious and painful domestic calamity has fallen upon our home which prevents the possibility of my complying with your kind invitation to attend your parents' wedding anniversary. When I tell you that our dear little Mary is no more, you will at once sympathize with me and realize the impossibility of anything like my mixing in society.

Your sincere friend,

Mrs. Rebecca Bruffey.

Mrs. E. P. Duncan,
Waterville, W. Va.

LETTERS OF CONGRATULATION

Letters of Congratulation are those written to a friend who has experienced good fortune. Cheerfulness, pleasure, and a hearty expression of good will should be embodied in such messages. Write as you feel—exageration gives it too much the air of insincerity.

Congratulations should be offered as soon as possible after the incident calling it forth. It is quite admissible to make such letters brief, and under no circumstances should extraneous matter enter into them, especially if they are of a ceremonious nature, even though it is necessary to despatch another by the same mail.

To a Gentleman Elected to Congress

Hoopston, Ill., Nov. 8, 1898.

Hurrah! the battle is fought and the victory won! Give me your hand, old friend, while I give it a squeeze of congratulation on your election. The result has not surprised me in the least. I knew you would be elected, because I know that you deserved to be, and that the people of your district had sense enough to know it, too. Some say, "Principles, not men;" but I say, "Principles and men." This honor is as much a tribute to your personal worth as to the correctness of your principles, Just such men as you are needed in Congress—never more than now; and I believe you will fulfill every expectation, and honor yourself and your constituents. That such may be the case, shall ever be the prayer of

Yours faithfully,

F. M. Crangle.

S. C. Rutherford,
Watseka, Ill.

Sir Walter Scott to Robert Southey on His Investiture as Poet-Laureate

Edinburgh, Nov. 13, 1894.

I do not delay, my dear Southey, to say my congratulatory. Long may you live, as Paddy says, to rule over us, and to restore the crown of Spencer and Dryden to its pristine dignity..... I was greatly delighted with the circumstances of your investiture. It reminded me of the porters at Calais with Dr. Smollett's Baggage, six of them seizing one small portmanteau and bearing it in triumph to his lodgings..... .... Adieu, my dear Southey; my best wishes attend all that you do, and my best congratulations every good that attends you—yea, even this, the very least of Providence's mercies, as a poor clergyman said when pronouncing grace over a herring..... My best compliments attend Mrs. Southey and your family.

Ever yours,

Walter Scott.

A Formal Letter of Congratulation

Mr. and Mrs. Martin desire to offer to Mr. and Mrs. Strand their heartfelt congratulations on the convalescence of their daughter Edith and to express the hope that she will speedily regain her good health.

1632 Montgomery Ave.,
April 25, 1901.

On the Birth of a Child

Mr. and Mrs. Spurgeon desire to offer to Mr. and Mrs. Brown their hearty congratulations upon the fulfillment of their wish for a son and heir.

1224 State St.,
July 24, 1900.

Congratulation on Literary Success

Chicago, Ill.,
June 8, 1901.

Mr. Winston Churchill,
St. Louis, Mo.

My Dear Friend Churchill,

I have received a copy of your beautiful book, entitled "Richard Carvel," you were good enough to send me. I have perused the book with intense interest and pleasure, and I wish to extend to you my heartiest appreciation of your liierary ability, and congratulate you on the success which your book has obtained.

I hear it spoken of with enthusiasm on all sides. The favorable criticism of the "press" all over the country must have assured you that you have touched the people's hearts, and gained a worthy place among the greatest authors of the present day.

It is the hope of all your friends, that before long, we shall have the pleasure of reading some new product of your pen.

Yours sincerely,

Opie Read.

Congratulation to a Friend Upon His Good Fortune

Detroit, Mich.,
July 16, 1901.

My Dear Frank,

I have just learned from an unexpected source, that vou have received a large estate through the inheritance of your wife. I hasten to offer my congratulations. I know you are one who will greatly appreciate what fortune has done for you, and I know you are capable of enjoying it to the fullest measure.

I hope that this may be the forerunner of the happiness and comfort in store for you and your family. Should it be so, no one will rejoice more than

Your humble servant,

H. Maust.

To Frank Richardson,
No. 756 Elm St.,
Dallas, Texas.

To a Lady Upon Her Marriage

Savannah, Ga.,
Oct. 10, 1901.

My Dear Annette,

I have just received your letter from Providence, R. I., announcing your intended marriage to Gustavius Adolphus on the 5th of this month, and hasten to offer my congratulations. You are before this the happy bride of a chosen husband, and you have my sincerest wishes for your happiness, which is I assure you both heartfelt and earnest.

As I have not the pleasure of a personal acquaintance with your husband, I cannot say so many pleasant things about him, as I am certain he deserves; but I know you well enough to unhesitatingly assert, that the man of your choice must be a gentleman of refinement and courage.

Your old friend,

Mabel Nightingale.

To Mrs. Gustavius Adolphus,
Boston, Mass.

LETTERS OF CONDOLENCE

Letters of Condolence are letters of sympathy relating to some misfortune. Such letters should relate chiefly to the subject eliciting them and should be wanting in anything like a high-toned or insincere strain.

Letters of this character should not aim to minimize the calamity or treat the bereavement in a loose careless way, but give consolation and sympathy. Let heart speak to heart with a tender affection. Enter into their grief, eulogize the departed friend or relative, condole their misfortune, and rebuke the ingratitude of a false friend.

Letters of Condolence on death should be written on mourning paper even though the writer is not in the habit of using it.

Condolence Upon the loss of Property

Coatesville, Ind.,
August 10, 1901.

Mr. William Whiston,
Warsaw, Ind.

My Dear Friend Whiston,

I am sincerely sorry to hear of your loss by fire. I understand that you are only partly insured, but I hope the loss is not great enough to seriously embarrass you. It is a hard trial to see consumed in a few hours the work of years, but knowing your disposition, I cannot believe you will become disheartened or in any way give place to melancholy. It is when misfortunes like these are met and overcome, that we are enabled to judge of the spirit, courage and endurance possessed by the sufferer. I firmly believe

that your activity and enterprise will suggest some plan of partly restoring you to your former financial position. You have my warmest sympathy and best wishes, and if I can in any way further your interest, believe me that I am very ready to do so.

Yours very respectfully,

Walter Mann.

Upon the Death of a Mother

Union, W. Va.,
April 25, 1873.

My Dear Sarah,

If any consolation can be afforded under so heavy an affliction that you have just experienced, it must come from higher power than mine. May the Father of Mercy pour into your heart the rich consolation of His grace and preserve and strengthen you for your family.

Try to bear up and endeavor to fulfill your duty to the little family your mother has left to your care. It is a melancholy pleasure to dwell upon the virtues and accomplishments of your beloved mother, but the subject is too painful; and in the confidence that she is now enjoying the everlasting happiness, I hope you will support your spirits both for you own and the children's sake, and look forward to the future comfort, happiness and prosperity of those who have been left in your protection.

May God bless you and breathe into your bosom cheerfulness and resignation.

Your Loving and Affectionate Uncle,

John Wiseman.

Miss Sarah C. Strong,
Gap Mills, W. Va.

On the Death of an Aged Man

Peoria, Ill.,
November 10, 1901.

Rev. Ira David,
Pittsfield, Mass.

My Dear Brother David,

Your letter announcing the death of your father, my old friend, has just reached me. Truly it may be said that he was "full of years and honors." Though ten years his junior, I was for a long time honored with his confidence and friendship, and few, I think, better knew the sterling integrity of his character and the keen but liberal sweep of his thought. His circle of friends was large but select. Though neither a politician or a writer on public topics, his influence on public questions was by no means inconsiderable. In short, he was one of those men who make a distinct impression on the history of the day.

I am pleased to hear that his old age was spent in quiet retirement, free from the cares and anxieties of life; that a useful career was crowned by a happy and contented end. At the extreme age he had attained, his death could not have been unexpected. I sympathize sincerely with you in your loss. I wish there were many more like him.

Yours fraternally,

William Ramsey.

Letter to an Invalid Lady

The Rock, W. Va.,
July 25, 1901.

My Dear Alice,

I cannot tell you how sad I was to hear of your continued illness. I was not surprised to learn from your cousin of the patient and quiet endurance of pain, for I know your sweet uncom-

plaining spirit. I should rejoice if I could be with you to nurse you back to health, but I can only send you my sympathy.

I sincerely hope that before long you will return to your wonted health and the joy of a full recovery.

Your loving friend,

Agnes Duncan.

Miss Alice Crozier,
Waiteville, W. Va.

Letter of Condolence Upon Death of Child

Lansing, Mich.,
July 9, 1902.

My Dear Friend,

When I heard of the sad news of the death of your little child it gave me great distress.

May God comfort you for I cannot. Time alone can bring you peace, but you have this time surety—it is well with the child.

Trusting that you will see the side of the cloud that is turned to heaven, I am, with deepest sympathy,

Yours sincerely,

Edward Hitchcock.

Mr. Frank Parcell,
Crescent City, Ill.

Letter of Condolence

State Department, Washington, Aug. 6, 1901.

His Imperial and Royal Majesty Wilhelm II.,
German Emperor, Berlin.

"I learn with deep sorrow of the death of your Majesty's beloved mother, the Dowager Empress and Queen Frederick. Her noble qualities have endeared her memories to the American people, in whose name and in my own I tender to your Majesty heartfelt condolence."

"William McKinley."

LETTERS OF FAVOR

Letters of Favor are written by a friend asking for some accommodation, such as asking for the loan of money or the performing of some act of kindness. In writing such a letter let your correspondents know that you fully appreciate the favor of a compliance, but be careful not to urge your claims too strongly lest your request have the appearance of begging.

When conferring a favor be careful to avoid any expression that may tend to wound the feelings. Favors may be granted in such a way that they offend and create disgust rather than please and delight. The language of such letters should be simple and show no disposition toward display or flourish.

Letters declining a favor require great tact that they may lessen as much as possible the disappointment of the giver. Always state the reason for refusing, if possible to do so, and express sincere regret that you are unable to comply with their request.

The acknowledgment of a favor should be simple but strong. The obligation should not be exaggerated nor treated with less importance than it really deserves. It is not good taste to hint that the favor will be returned or express the wish the opportunity may be offered to return the compliment, althought that may be the feeling it is better not expressed.

Letter of Favor Requesting Loan of a Book

Joliet, Ill.,
Aug. 9, 1890.

Dear Mattie,

When last at your house you showed me a copy of "Watt's On the Mind." It is a work which I have ever since desired to read and I should esteem it a great favor if you would loan it to me. I will take good care of it and return in a short time.

Yours lovingly,

Edna Brown.

Miss Mattie Ramsey,
Peoria, Ill.

Answer to Preceding Letter

Peoria, Ill.,
Aug. 3, 1890.

Dear Edna,

Your welcome letter received. You are quite welcome to the use of the volume asked for, but I would desire you to return it by the first of October. I will need it about that time in preparation of some literary papers.

Yours affectionately

Mattie.

Miss Edna Brown,
Joliet, Ill.

Soliciting a Loan from an Intimate Friend

South Bend, Ind.,
Aug. 1, 1901.

My Dear John,

Having been out of employment for the last two months caused by an accident on the street cars, I am exposed to a temporary embarrassment. I am just about well and will be able to work in a few days.

I need $50.00 to pull me through this misfortune which I will be able to repay in about ten weeks. My doctor bills have been very heavy and have taken all I had saved up. I am indebted to my landlord for three weeks' board which he now demands.

If you can grant me the accommodation without inconvenience you may expect to be reimbursed by the 15th of October.

Awaiting a speedy reply, I remain,

Yours very respectfully

H. O. Brown.

Mr. John Scanlan,
Chicago, Ill.

Favorable Reply to Preceding Letter

Chicago, Ill.,
Aug. 3, 1901.

My Dear Friend Howard,

I have just received your letter of the 1st inst. soliciting a loan of $50.00. It gives me much pleasure to be able to comply with your request and accommodate an old and valued friend. Enclosed you will find a check on the Trader's National Bank for the amount desired. You will suit your own convenience in repaying the same, and thereby oblige,

Your sincere friend,

John Scanlan.

Mr. H. O. Brown,
South Bend, Ind.

LETTERS OF INTRODUCTION

Letters of Introduction are usually given in troducing a friend to a friend. Great care should be exercised in giving such letters as irreparable injury may be sustained by one of the parties, should either prove of inferior character.

While more latitude is allowed than in oral introduction, yet it might be wise not to indulge too freely in extravagant praise or eulogize too lavishly.

Letters of Introduction are never sealed when given to the party introduced, he may, however, seal it before delivering it. Such letters are seldom ever delivered by the writer though circumstances may make it necessary. The best way to deliver letters of this kind is to first send the card of the person introduced by a servant, then the one receiving the letter should call on the person introduced. Business Letters of Introduction are for business purposes and are usually delivered in person since they necessitate no social obligation.

Letters of Introduction should be addressed the same as other letters, but in addition should have the word "Introducing, etc.," written in the lower left-hand corner.

Requesting Letters of Introduction

Fairville, Ill.,
Aug. 10, 1901.

Messrs. Montgomery Ward & Co.,
Chicago, Ill.

Dear Sirs,

You may remember while in your office a few weeks ago, you kindly offered to assist me in getting an introduction to several of the large firms in your city. Will you now permit me to ask for a few letters to some of the most prominent dry-goods dealers, upon whom I should like to call. Your standing and influence, I am sure, will not only increase the benefit of your introduction, but greatly advance my chances of securing good business relations.

Hoping you will pardon me for troubling you, I am, dear sirs,

Your most obedient servant,

L. M. Wilkinson.

Letter of Introduction

Chicago, Ill.,
Aug. 15, 1901.

Messrs. Butler Brothers,
City.

Gentlemen,

Allow me the pleasure of introducing to you the bearer, L. M. Wilkinson, Fairville, Ill., who is an extensive dealer in dry goods. Any transactions you may have with him in your line of goods, will be, I am sure, to your advantage. From our personal knowledge of his strict integrity and promptness in his past business relations, we can assure you that any order he may leave with you will be executed promptly and satisfactory.

Very truly yours,

Montgomery Ward & Co.

Letter of Introduction

Onargo, Ill.,
May 11, 1901.

Biddle Hardware Co.,
No. 507 Commerce St.,
Phila., Pa.

Gentlemen,—Allow us the pleasure of introducing to you the bearer, A. H. Porter, of Ambia, Ind. Having known him intimately for many years, we can freely vouch for him in every way, and respectfully request that you offer him such attention as may be in your power to bestow. Should he enter into any business relations with you, we rely upon you to offer him the most favorable terms.

Very truly yours.

Brown Brothers.

Introducing a Gentleman Seeking Clerkship

Rensselaer, Ind.,
July 21, 1901.

Mr. Hugh G. Cook,
Chicago, Ill.

My Dear Mr. Cook,

Knowing your extensive connection and influence with the business community of your city, I take the liberty of an old friend and ask your kind favor in behalf of the bearer, Mr. J. A. Roberts, of this city. I have known him intimately almost from childhood and can vouch for his sterling reliability and trustworthiness. Any assistance you may be able to give Mr. Roberts will be considered a special favor by

Your old friend,

A. H. McKeever.

Introducing a Young Lady Seeking Employment

Charleston, W. Va.,
May 10, 1901.

My Dear Mrs. Bailey,

Allow me the pleasure of introducing to you my young friend, Miss Mary Blankenship, who is desirous of finding employment in your city. She is a most estimable and amiable young lady. She has had a liberal education, having gratuated in our High School course, and also is thoroughly able to teach French or German, and is considered a very fine musician. She would prefer something suited to this line of her accomplishments. If there are no openings, she would be willing to take a clerkship in some respectable mercantile establishment.

I have known Miss Blankenship for seven years, and believe that she is perfectly reliable in every way. Any assistance rendered my young friend will be considered a great favor to

Yours sincerely,

Rufus Walker.

To Mrs. Oliver Bailey,
Cincinnati, Ohio.

Letter of Introduction and Credit

Jackson, Mich., March 1, 1900.

Mrs. Charles Scribner & Son,
New York, N. Y.

My Dear Sirs,

I request the favor of your furnishing the bearer, Mr. W. F. Kutruff, any sum of money that this gentleman may require to the extent of $4,000. Be pleased to advance on my account, either against his receipt or his draft on me, to your order, as may be most agreeable to yourselves.

Your obedient servant,

J. T. Strowbridge.

Letter of Credit

Waiteville, W. Va.,
July 16, 1901.

Bell Publishing Co.,
No. 234 S. 4th St.,
Phila., Pa.

Gentlemen,—Mr. C. O. Dows, who has been in your employment as an agent selling books, desires to send an order to you for the amount of $56.75. We will become responsible to you for the payment of this sum, holding us accountable in case Mr. Dows should make default, of which you will give us reasonable notice.

Very respectfully,

Bean Bros. & Co.

Letter of Credit

Minneapolis, Minn.,
Dec. 20, 1901.

Gentlemen,

We have the pleasure of introducing the bearer, Mr. Gordon Brown, who visits your city in a business capacity. If he requires any funds at your hands, be kind enough to advance him the requisite sums, not exceeding $1,500, taking his bill of exchange at thirty days for the amount, which upon presentation will be duly honored by us.

We beg to notify you, however, that the commission and all charges in connection with this transaction are to be defrayed by Mr. Brown, the net amount we pay being simply the aforesaid $1,500.

We have the honor to remain, gentlemen,

Your obedient servants,

Harrison, Baker & Co.

To Thomas & Noble,
Chicago, Ill.

LETTERS OF APPLICATION

No class of letters carry with them the significance that are contained in Letters of Application. It is often the only means the person receiving them has for determining the ability and character of the applicant. A large proportion of the advertisers for help prefer to advertise anonymously rather than be overrun with a hord of applicants.

Applications soiled, or written on scraps, or foolscap paper, are thrown into the waste basket without ever being read. The spelling, grammar, interlineations, penmanship, and blotches, are all taken into consideration in forming an estimate of the writer. The utmost care should be exercised in writing such letters that there is not a misspelled word, or ungrammatical sentence; that there is not a blotch or spot of any kind on the paper; that the paper and envelopes match; that the letter is brief and concise; and that your application is despatched as soon as possible,—one hour of delay may cost you the position. But have it absolutely right even if you have to write it a dozen times. You may state the advantages you have enjoyed, and of your earnest intention to endeavor to perform the duties required, but do not make mention of your qualification or character. Those things should be learned from your testimonials or reference. It is best to enclose a copy of any testimonial you may have and mark them such, then if an interview is required the originals may be shown.

Always name the paper in which the advertisement appeared and when convenient it is well to paste it at the top of the sheet.

Do not commence your letter by stating that "I saw the advertisement," "I thought I would apply for the situation," "In looking over the paper, etc.," "Being out of employment," or "I can give the best of reference, etc."

Never apply for a position you are not qualified to fill, it is useless.

Teacher's Application

Des Moines, Iowa,
July 25, 1901.

J. H. Moore,
Chillicothe Normal School,
Chillicothe, Mo.

My Dear Sir,

I beg leave to submit my application for the position of Professor of Sciences in your institution. I am a graduate in the classic course, of the Northern Indiana Normal School, Valparaiso, Indiana.

I desire to submit the enclosed testimonials from parties whose character and position need no comment. Should these testimonials decide you to honor me with the position, I feel confident of securing your approbation.

I beg to remain, sir,

Respectfully yours,

W. H. Henderson,
Des Moines, Iowa.

Application for Position as Machinist

MACHINIST wanted for erecting. Address, stating reference, age and salary expected. D 205, Inter-Ocean office.

Chicago, Ill.,
July 12, 1901.

D 205, Inter-Ocean,
Chicago, Ill.

Gentlemen,

In reference to your advertisement in this morning's Inter-Ocean for Machinist, I respectfully make application for the position.

I am pleased to refer you to Smith, Bowen & Co., No. 215 S. Water St.

I am thirty-two years of age, and expect a salary of $150.00 per month.

Very respectfully yours,

Thomas Atkinson,
No. 1526 Harrison St.,
Chicago, Ill.

Application for Position as Bookkeeper

BOOKKEEPER — Experienced double entry bookkeeper; neat writer, quick and accurate at figures; reference. O 279, Inquirer office.

Camden, N. J.,
July 17, 1901.

O 279, Inquirer Office,
Philadelphia, Pa.

Dear Sir,

In reference to the above advertisement, which appears in to-day's Inquirer, I respectfully offer my services. I am at present

assistant bookkeeper with the firm of C. Howard Hunt, 7th and State Sts., Camden, N. J., but desire advancement.

I am perfectly familiar with the duties of the position applied for, and am confident of being able to fill it to your entire satisfaction.

I respectfully refer you to my former employer as to my character and qualifications.

Very respectfully,

Your obedient servant,

Arthur Moore,
No. 236 Federal St.,
Camden, N. J.

Application for Position as Errand Boy

BOY—Wanted, strong boy to run errands, with opportunity to learn good trade. Address K 207, Inquirer office.

Phila., Pa.,
July 17, 1901.

K 207, Inquirer Office,
Philadelphia, Pa.

Dear Sir,

I respectfully make application for the position advertised in this morning's Inquirer. I am fifteen years of age and reside with my parents at No. 1536 Columbia Avenue.

I enclose you testimonials from my former employer, Gimbel Brothers, Philadelphia, Pa. I further refer you to Mr. E. C. Dalsimer as to my character and responsibility.

Very respectfully,

Master John Finley.

Application for Position as Clerk

EXPERIENCED lady clerk, quick and accurate at figures; reference required. H 365, N. Y. Journal.

New York, July 5th, 1901.

H 365, New York Journal,
New York.

Gentlemen,

I desire to offer my services for the position advertised in the New York Journal of July 3rd, 1901.

I respectfully refer you to R. H. Macy & Co., New York, with whom I have been employed for the past two years.

Yours respectfully,

Anna Leach,
No. 540 12th Ave

Application for Employment

Toledo, Ohio,
July 5, 1901.

Gentlemen,

Having recently graduated from the Bryant & Stratton College in bookkeeping and stenography, I respectfully make application for a position with your firm. I am desirous of entering your establishment with the hope of acquiring a fair knowledge of the mercantile business.

I am twenty-one years of age, and in perfect health. Should my request be favorably received, I shall conscientiously endeavor to merit whatever confidence you may repose in me.

I remain with greatest respect, gentlemen,

Yours very truly,

Elmer Hull.

To Messrs. Wanamaker & Brown,
6th and Market Streets,
Philadelphia, Pa.

Inquiry as to Applicant's Character

Phila., Pa.,
July 19, 1901.

Mr. C. E. Thomas,
Creston, Iowa.

Dear Sir,

Mr. F. D. Noble having made application to us as an auctioneer, refers to you, as having been in your employment for upwards of three years. His pleasant manner, address and physical ability have disposed us in his favor and we are inclined to give him a trial. Will you, therefore, at your earliest convenience, oblige us by stating what success he has had in the profession, and also favor us with your knowledge of his character for industry and integrity? The post is one of considerable trust, and we are very anxious in regard to his ability and trustworthiness.

Yours truly,

J. W. Diller.

Application for an Increase of Salary

Phila., Pa.,
Oct. 10, 1901.

Messrs. J. B. Lippincott & Co.,
Phila., Pa.

Dear Sirs,

I desire to call your attention, which to me is of urgent necessity, namely, the question of an increase of salary. I have been with you now nearly a year and a half, and it has been my constant endeavor to perform faithfully and punctually all duties intrusted to me. You no doubt have determined as to my disposition, ability and worthiness to do the work required of me. In calling your attention to this subject, it is with the belief that it has escaped your notice for more pressing circumstances demanding your time and attention.

If my efforts produce a favorable response from you, believe me, I am ever ready and willing to perform all the demands your nterests may require. I am, gentlemen,

Yours very respectfully,

J. R. Moffitt.

Application for a Housekeeper

Peoria, Ill., April 5, 1884.

Dear Sir,—Learning from an advertisement in the Tribune of.....(or from a friend) that you require the services of an experienced housekeeper, I beg respectfully to offer myself as a candidate for the vacant office. I am unmarried; my age is..... .....years; and I have lived for.....years in the family of....., to whom I can confidently refer you as to my character and fitness for the duties of the situation;

I remain, sir,

Your most humble servant to command,

Kate Ryan.

To Mr. James Boon.

Answer to Advertisement

Philadelphia, Pa.,
May 10, 1901.

Mr. Jesse M. Baker,
Media, Pa.

My Dear Sir,

I was pleasantly surprised to note your advertisement in this morning's Inquirer for a stenographer. Before reading the same, I was unaware that you intended to resume the practice of law.

Having once held the above position in your office, I again make application for the same.

I hope that my ability and faithfulness in the performance of my duties, as your former stenographer, will make a strong appeal in my behalf.

Awaiting a favorable reply, I beg to remain,

Yours sincerely,

B. Irene Mathews.

Letter of Dismissal

Baltimore, Md.,
March 1, 1901.

Dear Sir,

It becomes my duty to inform you that the Board of Education, of this city, has found it necessary, owing to unfortunate circumstances in connection with your labors in our school, to dispose with your services in the grammar grade.

We regret for your sake as well as the injury done our school, that this change has become necessary.

Wishing you every success in your new field, I remain,

Alfred Smith,
Sec. of Board.

To Professor J. W. Anthony.

BUSINESS LETTERS

A great many people imagine the writing of a Business Letter to be a very difficult undertaking, when in reality it should have the simplest form of composition. Business Letters should be brief and to the point, avoiding all flourish, stately phraseology, or attempts to rhetorical embellishment. Write in a plain straightforward manner. Any matter in the nature of friendship or private confidence is entirely out of place.

Use care in speaking of the circumstances or deficiencies of other merchants. It is sometimes necessary in confidential correspondence to give such information, but it should be given with the utmost prudence and caution.

When issuing notices on commercial paper care should be taken to note the date, time to run, date of maturity, amount, and parties concerned.

Use especial care when ordering goods to state the kind, quantity, and quality desired. Always give the proper direction for shipping, whether by mail, express, or freight. Make copies of all orders and important correspondence and keep in a convenient place for reference, so arranged that it can be referred to easily. Regularity should be systematically maintained in order to insure the

best results in any business establishment, no matter how small the enterprise. In fact without system no large business could hope to succeed.

Opening Account

Galveston, Texas,
June 1, 1901.

Messrs. Crowbar & Co.,
St. Louis, Mo.

Gentlemen,

As successors to the firm of Harvest & Co., we address you relative to opening of business relations with your house, such as our predecessors had with you.

Our business has increased beyond our expectations, and in consequence of which, we will need a large supply of your goods.

Our Mr. Reinford of this firm will call on you in a few days for the purpose of making such arrangements as will be necessary for the furtherance of this object, and will give you all the information required as to our standing and responsibility. In the meantime we refer you to Joseph Cook & Co., No. 520 Main Street, St. Louis, Mo.

Hoping to hear from you at an early date, we remain,

Yours truly,
Reinford & Martin.

Answer to Preceding Letter

St. Louis, Mo.,
June 5, 1901.

Messrs. Reinford & Martin,
Galveston, Texas.

Dear Sirs,

Your favor of the first inst. received. In return we beg to enclose you our price list.

Our goods are of all grades, and are such as will command a ready sale in your market. The terms are as follows: 5 per cent. cash, 3 per cent. 30 days, net 90 days.

Our inquiries in regard to your standing, we are glad to say, are most favorable. We shall be very glad to fill your orders, which we believe will be perfectly satisfactory to you. Meanwhile we are, gentlemen,

Your obedient servant,

Crowbar & Co.

Opening Up a Bank Account

Jefferson City, Mo.,
April 15, 1901.

First National Bank of Louisville,
Louisville, Kentucky.

Dear Sirs,

On account of the change in our business location from Jefferson City to Louisville, we find it will be necessary to open up a bank account. Messrs. Smith, Coen & Co., with whom we have transacted a great deal of business, has kindly referred us to you. We refer you to them as to our responsibility.

We beg to hand you a draft on the Capital National Bank of Jefferson City for $6000. We also advise you that we have this day forwarded by Southern Express $3500 in 3-15 bonds of 1892. We request that the same be held as security against overdrafts. You will kindly collect coupons attached to these bonds, as they become due and place to our credit.

Kindly acknowledge receipt of the bonds and state that they are held by you as security against any indebtedness on our part resulting from over-drafts.

Yours very respectfully,

L. D. Ames & Co.

Urging Payment on Account

Chicago, Ill., July 25, 1901.

Mr. O. M. Powers,
Galveston, Texas.

Dear Sir,

Owing to a heavy demand that will be made upon us on August 1st, we are compelled to call your attention to your account, which is long past due. We have received no remittance from you for some time, and make this application in the hope that it will secure your special consideration. An immediate response, Mr. Powers, will greatly oblige

Yours truly,

Quinn & Co.

Peremptory Demand for Payment

New York, Feb. 1, 1901.

Mr. R. R. Radway,
London, Ont.

Dear Sir,

We are again compelled to insist upon a reply regarding the payment of your account amounting to $75.00 which is still unpaid. Should this meet with the same inattention as former demands, you will oblige us to resort to measures that will compel a settlement.

Yours respectfully,

Manhattan Storage Co.

Letter to Delinquent Debtor

Phila., Pa., May 25, 1901.

Mr. H. H. Hastings,
Sault Ste. Marie, Mich.

Sir,

I am very disagreeably surprised at your inattention to my request for remittance. Your indebtedness has been long past due, besides you moreover neglected noticing my letters urging settlement.

I have this day drawn on you through the Continental National Bank of this city, at three (3) days' sight for $100, which I trust you will honor. Your failure to do so will compel me to resort to measures that will insure the collection on your account.

Yours respectfully,

I. M. Swindled.

Answer to Preceding Letter

Sault Ste. Marie, Mich., June 1, 1901.

Mr. I. M. Swindled,
Philadelphia, Pa.

Dear Sir,

I regret the circumstances preventing my complying with your request for remittance. My inability to collect outstanding accounts and the further misfortune of having sickness in my family for the last month, has prevented me from being as prompt as I should like to have been. I must ask your indulgence for a short time, when I will surely close the account.

Hoping you may not be inconvenienced by the delay, I am,

Respectfully yours,

H. H. Hastings.

Renewal of a Note

Chicago, Ill.,
Aug 10, 1901.

Messrs. Smith, Boyd & Co.,
Phila., Pa.

My Dear Sirs,

My note of five hundred dollars ($500) falls due on the 15th of this month, and I find that it will be impossible for me to meet it. I will therefore ask you to renew it for ninety (90) days, with interest, by that time, I will be more than able to meet it. Your compliance, with this request, will greatly oblige,

Yours truly,

Oliver Goldsmith.

Demanding a Prompt Payment of Protested Note

Omaha, Neb.,
Oct. 25, 1901.

Sir,

Your note of seventy-five dollars ($75) due October 1st, we learn, is still unpaid. We write to say if it is not taken up during the next few days, you will compel us to resort to measures that will be as repugnant to us as it will be displeasing to yourself.

Yours truly,

Wheeler, Wilson & Co.

To W. F. Horton,
Hiawatha, Kansas.

Notifying Express Company of Loss

Phila., Pa.,
July 21, 1901.

Adams Express Co.,
City.

Gentlemen,

A package of books delivered to your company on the 16th inst., for James H. Earle, Boston, Mass., has not arrived at their destination. Should the same not reach him by to-morrow night, we will forward duplicate contents of the package, and hold your company responsible for the delay.

We also apprise you of the fact that if the goods are not delivered by that time, their discovery will be of no use.

Hoping your inquiries will lead to their discovery, we are,

Very truly yours,

Clark & Co.

Notifying the House of Failure

Milwaukee, Wis.,
March 15, 1901.

Abner Crozier & Co.,
Phila., Pa.

Gentlemen,

I have just this moment received news of the failure of J. N. Philpot & Co., of this city, dealers in dry goods and notions, etc.

Nominal assets $35,000, and liabilities of $27,500 were reported. The firm found their credit shaken last December, but were enabled to borrow the sum of $5000 from the Citizen's National Bank of this city. They hoped by this means to gain time in making collections, but owing to the inability to do so, they found themselves embarrassed. They paid a large number of bills falling due in January and February. It was impossible for them to meet

their obligations this month, and they made an assignment, so that all their creditors might share alike.

It seems that the lack of capital is the firm's chief trouble, as their business last year aggregated about $1,250,000.

The trade and people generally sympathize with them, as they are very well known in business and social circles and have always held a high position.

Yours respectfully,

Charles Brown.

Notice of Draft

Chicago, Ill.,
Feb. 2, 1901.

Smith, Deering & Co.,
Quincy, Ill.

Gentlemen,

I enclose statement of account amounting to nine hundred and seventy-eight dollars and eighty-three cents (978.83), due this date, drawn upon you at five (5) days' sight, for the amount; which please accept on presentation and honor at maturity.

Very respectfully,

J. Q. Adams.

Answer to Preceding Letter

Acceptance of Draft

Quincy, Ill.,
Feb. 8, 1901.

Mr. J. Q. Adams,
Chicago, Ill.

Dear Sir,

We are this day in receipt of your valued favor of Feb. 2nd, in which you notify us that you have drawn upon us for nine hundred and seventy-eight dollars and eighty-three cents ($978.83), the amount of the balance of your account.

We desire to advise you, as soon as the same is presented to us, it will be duly accepted and paid at maturity.

With greatest respect, we remain, dear sirs,

Your obedient servants,

Smith, Deering & Co.

Draft Improperly Indorsed

Chicago, Ill.,
July 19, 1901.

Mr. C. C. Thompson,
Philadelphia, Pa.

Dear Sir,

A draft purporting to be drawn by E. W. Williams, Toronto, Ont., for $150.00 at ten days' sight, from Nov. 20th, in favor of C. C. Thompson, but indorsed, C. E. Thomas, in your handwriting, apparently, was presented to-day for our acceptance, which, owing to doubts of its genuineness, from your name being so similar, and not having advices to hand from Mr. Williams regarding it, we thought best to withhold our acceptance until we hear from you.

We are greatly surprised at Mr. Williams's failure to notify us in relation to the matter, to which we have this day called his attention, and shall duly honor the draft upon receipt of your or his reply. We remain,

Respectfully yours,

Irwin & Wilkinson.

Non-Acceptance of Bill of Exchange

Chicago, Ill.,
March 4, 1901.

Messrs. Hall, Cain & Co.,
Phila., Pa.

Gentlemen,

We herewith wait upon you with the protest for the non-acceptance of the draft drawn by Frank Noble, dated Creston, Iowa, January 2nd last, on Smith, Coen & Co., your city, at 30 days' sight, for $350.00, which we received from you February 10th as per settlement on your account.

The protest fees on the above are $4.50, which you will kindly place to our credit.

Awaiting a reply from you at an early date, we remain,

Yours truly,

Starr Publishing Co.

Answer to Preceding Letter

Philadelphia, Pa.,
March 10, 1901.

Starr Publishing Co.,
No. 221 Madison St.,
Chicago, Ill.

Dear Sirs,—Your letter of the 4th regarding the non-acceptance of the draft of Frank Noble on Smith, Coen & Co., in full for $350.00, indorsed by us has been received.

We enclose you our personal check for $354.50, which you will kindly place to our credit.

With great respect, gentlemen, we remain,

Yours truly,

Hall, Cain & Co.

Inquiry Relative to a Commission House

Wilmington, N. C.,
July 5, 1901

Mr. Franklin Brown,
Phila., Pa.

Dear Sir,

I desire to ship quite a large consignment of peanuts to some good commission merchant in your city. Will you pardon my request for a reference to a first-class commission house, in which I can place confidence and ask them to forward to me information, as to the state of the market, what expenses attach to the handling of peanuts upon arrival.

I remain, dear sir,

Yours very respectfully,

John Prune.

Commission Merchant Soliciting Correspondence

No. 132 Dock St.,
Phila., Pa.,
July 10, 1901.

Mr. John Prune,
Wilmington, N. C.

My Dear Sir,

Mr. Franklin Brown, of this city, has just handed us your letter of the 31st ult., in which you ask the market price of peanuts, to which we reply.

Extra Large Fine Jumbos, per lb..... 5½c
" " King Brand, " 5¼c
" " Bon Ton, " 5¼c
Fancy O. K. Brand, " 4¾c

Our commission is 5 per cent. on sales. The usual charges for carting, storage and labor in the store are about 5c. per bushel.

We shall be pleased to hear from you further to try and make satisfactory sales should you intrust us with your shipment.

Yours respectfully,

C. Wilkinson's Sons.

Notice of Consignment

Creston, Iowa,
Dec. 15, 1901.

Messrs. J. H. Phillips & Co.,
No. 520 State St.,
Chicago, Ill.

Gentlemen,—We have this day shipped you via C. B. & Q. R. R. the following:

Three (3) car loads of No. 2 Yellow Corn, 2000 bushels
Two (2) " " " 2 Oats, 1200 "

The market now seems to show an upward tendency in all sales on account of the heavy droughts in Kansas, Nebraska and Western Iowa.

Should your judgment advise of the disposal of this invoice on arrival, we shall rely upon you to do so, without waiting to hear from us.

We enclose invoice and bills of lading. Relying upon your best exertions for our interests, we remain,

Yours respectfully,

Charles Hitchcock & Bro.

Acknowledging Consignment

Los Angeles, Cal.,
Nov. 1, 1901.

Mr. Julius Smith,
Shenandoah, Iowa.

Sir,

Yours of the 25th ult. at hand. We are in receipt of your consignment, which is now in store, 500 bushels "Early Rose" potatoes. They are in first-class condition. We will forward account sales on disposal.

We think it important you should know the price of "Early Rose" has declined since our last report.

Yours truly,

Peter Stuyvesant.

Consignment Received in Bad Order

Boston, Mass.,
July 21, 1901

Mr. Joseph Clues,
Savannah, Ga.

Dear Sir,

We regret having to announce that the consignment of pineapples on the Steamer Waldorf will prove a considerable loss, as much of the fruit ripened on the way, on account of the heat in the hull of the boat. How much will spoil before we can dispose of it, we are unable to say.

We will, however, do the very best we can for you. You may rely upon us that we will use our best exertions in disposing of this shipment to the best possible advantage under the circumstances. Until that time believe us to be,

Yours truly,

Howell & Howell.

Report of Sale of Figs and Dates

New York, Nov. 10, 1901.

Dear Sir,

Enclosed we hand you account sales of 1200 pounds of Smyrna figs, 2700 pounds of dates, per Steamer "Germanie." Net proceeds $208.90 placed to your credit, held subject to your order.

Hoping this is satisfactory, and soliciting your further shipments, we remain,

Sincerely yours,

John Adams.

To Solomon Isaacs & Co.,
Smyrna, Turkey in Asia.

ACCOUNT SALES.

100 boxes, 1200 lbs.	Smyrna Figs,	at 11c.....	$132.00
100 pkgs., 1400 "	Fard Dates,	" 6½c.....	91.00
1300 "	Persian Layer Dates,	" 3c.....	39.00
			$262.00

CHARGES.

Freight and Cartage.....	$15.00	
Duty.....	25.00	
Commission, 5 per cent.	13.10	..... $53.10
Net proceeds		$208.90

Request to Colse a Consignment

Jacksonville, Fla.,
July 16, 1901.

C. Wilkinson's Sons,
No. 132 Dock St.,
Phila., Pa.

Gentlemen,

Not having received any of your favors for a long time, I wish to bring to your remembrance my consignment to you, as per ship "Golden Eagle," on June 15th, with the request that if no dis-

posal has been made of the balance of the shipment, you will immediately send it to an auction house as I wish to close the matter.

Hoping to hear from you soon, we remain,

Yours respectfully,

John Adams.

Statement of Account

Please Return This Statement with Remittance.

MONTHLY STATEMENT.

Errors should be reported immediately upon receipt of this statement.

Chicago, Ill., Dec. 21, 1901.

Elliott Publishing Co.,
256 S. 4th St.

To THOMPSON & THOMAS, Dr.,
267 Wabash Avenue.

Terms Net Cash.

		DR.			
Nov.	1	To Balance Rendered	$250	00	
"	2	To Merchandise Bill Rendered	27	30	
"	5	" " " "	56	25	
"	9	" " " "	12	50	
"	15	" " " "	75	60	
"	17	" " " "	35	00	
"	25	" " " "	47	60	
"	28	" " " "	85	75	
					$590	00
		CR.			
Nov.	16	By Merchandise Overcharge	3	00	
"	20	" Cash	87	00	$90	00
		Balance			$500	00

Statement of Account

Chicago, Ill.,
Dec. 1, 1901.

Elliott Publishing Co.,
257 South Fourth St.,
Phila., Pa.

Dear Sirs,—We enclose you herewith the statement of your account for the month of November, which amounts to $500.00. On receipt of same we shall be pleased to receive your check for the amount less 3 per cent.

Awaiting your further orders to which we will give our careful attention, we remain, dear sirs,

Your obedient servants,

Thompson & Thomas.

Answer to Preceding Letter

Phila., Pa.,
Dec. 10, 1901.

Thompson & Thomas,
Chicago, Ill.

Gentlemen,

Your favor of the 1st inst. at hand with statement of account showing balance due you of $500.00. This amount corresponds with the balance upon our ledger.

We enclose you herewith our check for $500.00 to balance same. Kindly acknowledge receipt and oblige,

Yours truly,

Elliott Publishing Co.

Answer from a Landlord in Reply to a Tenant Relative to Non-Payment of Rent

Pittsburg, Pa., Jan. 1, 1901.

Mr. Ralph Hawkins,
Gettysburg, Pa.

Dear Sir,

As you assume, reports of your distressing disappointments have reached me. I would not willingly distress any one, more especially a tenant who has been so punctual as you have in his payments. When you can conveniently pay the last two months' rent do so. You may rest assured, I will make no demand on you for it.

Trusting that you will be able to arrange your business in a satisfactory and speedy manner, I am,

Yours respectfully,

Charles Lester.

Offer to Discount

Kankakee, Ill.,
Nov. 16, 1901.

Cashier Citizen's Nat'l. Bank,
Watseka, Ill.

Dear Sir,

Enclosed please find E. W. Hamilton's note at twelve months, dated Jan. 1st, 1900, for $586.00, which we respectfully offer for discount.

Yours respectfully,

Elmer Matkin.

Enclosing Invoice and Bill of Lading of Shipment

Chicago, Ill.,
Oct. 1, 1901.

Albert Britton,
Toronto, Canada.

Dear Sir,

Your favor of the 25th ult. received with order for shipment of books. Enclosed please find certified invoice and bill of lading.

Awaiting your further favors, we remain,

Yours respectfully,

Blair & Lea.

Complaint of Delay in Goods

Burlington, Iowa,
Dec. 15, 1901.

J. R. Vansant,
No. 334 Dearborn St.,
Chicago, Ill.

Gentlemen,—On the 30th ult., I sent you an urgent letter ordering in haste, the enclosed list of articles, which up to date have not been received. Neither have you advised me of the reason of the delay in shipment. This delay has annoyed me greatly, necessitating the loss of sales on articles that have been constantly called for. This treatment is not my usual experience with you and I desire an explanation. If the goods are not here by the 25th, you will please consider my order cancelled.

Yours respectfully,

John Whetstone.

Answer to Preceding Letter

Chicago, Ill.,
Dec. 18, 1901.

Mr. John Whetstone,
Burlington, Iowa.

Dear Sir,

We are in receipt of your favor of the 15th inst. In reply we beg to say, that this is the first intimation we have received touching your order of the 30th. Your letter of that date has never reached us, and it has doubtless miscarried. We are sorry indeed that you have been put to so much trouble and expense. It is our custom to fill orders immediately upon receipt, as you know from experience. We have, therefore, to-day expressed the order in full at the lowest prices, as per invoice inclosed, and hope the goods will reach you before the 25th, and prove satisfactory.

With much respect, we remain, dear sir,

Your humble servant.

J. R. Vansant.

Letter from Salesman to Firm

Little Rock, Ark., July 26, 1901.

Messrs. Cahill, Collins & Co.,
St. Louis, Mo.

Gentlemen,

I reached here yesterday from Texarkana and promptly awaited on Anderson & Co. in accordance with the instructions. I find these men to be thoroughly business-like, sharp, quick and decisive. I was very favorably impressed with them and have a feeling of security in opening up an account with the House. I have also learned from other sources that they are held in high

esteem. I shall herewith send you their order with others, which, if satisfactory, I have no doubt will result in our doing an extensive business with them.

I called on H. Maust & Co. and had quite a stormy interview with them. My utmost efforts were unsuccessful in collecting anything on their account, neither was I able to get any definite information as to their standing, or at what date they would settle their account. I am inclined to believe they were connected with the Oleson failure. I sincerely trust you will soon be able to accomplish a settlement.

Having thoroughly canvassed the city, I will leave for Hot Springs to-night.

Very truly yours,

J. W. Bailey.

Answer to Preceding Letter

St. Louis, Mo., July 28, 1902

Mr. J. W. Bailey,
Hot Springs, Ark.

Dear Sir,

Your favor of the 26th inst. at hand. We are pleased with the success you have met with so far, and are now forwarding the orders received from you as rapidly as possible.

We are pleased to open a correspondence with Messrs. Anderson & Co. We are also glad to know their standing is good and that they are thoroughly business-like and reliable.

We do not desire to harass H. Maust & Co., but we will be compelled to resort to legal proceedings, unless we hear from them stating their intention to immediately settle their account.

You will proceed from Hot Springs to Memphis, Tenn. Advise us by return mail upon your arrival.

Yours respectfully,

Cahill, Collins & Co.

Assignee to Assignors

Gilman, Ill.,
Nov. 16, 1901.

F. E. Hobart & Co.,
City.

Gentlemen,

Having completed the business intrusted to me as assignee for the benefit of your creditors, I beg to notify you, that I am now ready to render my account and deliver into your hands the trust imposed upon me.

Enclosed I hand you the correct statement of transactions with vouchers for each, which you will please accept, and, if satisfactory, take such proceedings as will relieve me from all further responsibility.

You will perceive from this statement, the balance in your favor over all indebtedness is three hundred fifty and 47-100 dollars ($350.47), which amount, if correct, I shall be pleased at any time to place in your hands.

I am very sorry that we were unable to realize a greater amount on your assets. You will please accept my sympathy and best wishes for your future prosperity.

Awaiting your answer, I am,

Yours very truly,

J. H. Ashburton.

Order to Insure a House

Washington, D. C.,
July 1, 1901.

Aetna Insurance Co.,
404 Walnut St.,
Phila., Pa.

Gentlemen,—You will please be kind enough to effect the insurance on my account for $50,000 on the building known as No.

1222 Chestnut Street, Philadelpnia. The building is perfectly fireproof and is occupied by Henry T. Coates & Co., who use the entire building as a publishing house.

You will kindly draw on me as usual for the premium and charges.

Very respectfully

John Hay.

Request to Purchase and Ship

St. Thomas, Ont., Aug. 5, 1901

Mr. Clay D. Manville,
Philadelphia, Pa.

My Dear Sir,

Your favor of the 25th ult. received. I note the exceptionally low figures quoted on bicycle material. Kindly purchase and ship to me at your earliest convenience:

Ten (10) Morrow Brakes.....at $3.53
Twenty (20) dozen Morgan & Wright Inner Tubes, No. 2....at 5.42
Twenty-five (25) pairs Columbia Tires, "28 x 1½ ".....at 1.98
Five (5) second-hand Wheels as quoted in your letter.....at 3.75

Please forward by American Express as soon as purchased and notify me of the shipment.

Yours respectfully,

W. N. Davidson.

Consolidation of Two Firms

Lawrence, Kan.,
Jan. 3, 1901.

Smith, Perkins & Co.,
Chicago, Ill.

Gentlemen,

We beg to inform you that we have perfected an arrangement whereby the respective houses of Amos Jones & Co. and Howard Lacy & Co., of this city, have become united, and will be known henceforth under the firm name of Jones, Lacy & Co., who will sign in liquidation of the affairs of both houses. This union of our interests and increased capital enlarges our capacity for more extensive undertakings and allows us greater facilities for carrying on our business.

In communicating this information, we beg to assure you we will spare no effort to retain your confidence by a prompt and satisfactory settlement of all accounts we may incur with your honorable firm.

With great respect, we remain, gentlemen,

Your obedient servants,

Jones, Lacy & Co.

Death of a Member of a Firm

Chicago, Ill., April 25, 1901.

Mr. J. W. Diller,
Jacksonville, Ill.

Dear Sir,

We deeply regret to convey the sad intelligence of the death at his home, on the 15th inst., of our Gen. A. C. McClurg. We have the consolation of stating, however, that this sad event will not in any way interfere with our usual course of business.

No change will be made in the firm, but the same amount of investment will continue as before, and business will be conducted on the same general principles.

We highly value your esteemed correspondence and hope we shall still receive from you the continuance of same and assure you of our unremitting attention to all matters which you may be pleased to commit to our care.

Yours very respectfully,

A. C. McClurg & Co.

OFFICIAL LETTERS

Mr. Lincoln's First Public Letter After His Election

Springfield, Ill., Jan. 28, 1861.

Messrs. R. A. Cameron, Walter Marsh, and D. C. Brenham, Committee.

Gentlemen,—I have the honor to acknowledge the receipt by your hands of a copy of a joint resolution adopted by the Legislature of the State of Indiana, on the 15th instant, inviting me to visit that honorable body on my way to the Federal Capital.

Expressing my profound gratitude for the flattering testimonial of their regards and esteem, be pleased to bear to them my acceptance of their kind invitation, and inform them, I will comply in accordance with their expressed desire, on the twelfth day of February next. With feelings of high consideration, I remain,

Your obedient servant,

A. Lincoln.

Lincoln's First Letter of Acceptance

Springfield, Ill., May 25, 1860.

Hon. George Ashman, President of the Republican National Convention.

Sir,—I accept the nomination tendered me by the Convention over which you preside, and of which I am formally apprised in the letter of yourself and others, acting as a committee of the Convention for that purpose.

The declaration of principles and sentiments, which accompanies your letter, meets my approval; and it shall be my care not to violate or disregard it in any part. Imploring the assistance of Divine Providence, and with due regard to the views and feelings of all who were represented in the Convention; to the rights of all the States and Territories and people of the nation; to the inviolability of the Constitution; and the perpetual union, harmony and prosperity of all, I am now happy to co-operate for the practical success of the principles declared by the Convention.

Your obliged friend and fellow citizen,

A. Lincoln.

Schley's Letter

Great Neck, L. I., N. Y., July 22, 1901.

Sir,—Within the past few days a series of press comments have been sent to me from various parts of the country of a book, entitled "The History of the Navy," written by one Edgar Stanton Maclay. From these reviews it appears that this edition is a third volume of the said history extended to include the late war with Spain, which the two first volumes did not contain, and were in use as text-books at the Naval Academy.

2.—From excerpts quoted in some reviews, in which the page and paragraph are given, there is such perversion of facts, misconstruction of intention, such intemperate abuse and defamation of myself which subjects Mr. Maclay to action in civil law. While I admit the right of fair criticism of every public officer, I must protest against the low flings and abusive language of this violent, partisan opponent, who has infused into the pages of his book so much of the malice of unfairness as to make it unworthy the name of history or of use in any reputable institution of the country.

3.—I have refrained heretofore from all comment upon the innuendoes of enemies muttered or murmurred in secret and therefore with safety to themselves. I think the time has now come to take such action as may bring this entire matter under discussion under the clearer and calmer review of my brothers in arms, and to this end I ask such action at the hands of the department as it may deem best to accomplish this purpose.

4.—But I would express the request in this connection that whatever the action may be that it occur in Washington, where most of my papers and data are stored.

Very respectfully,

(Signed). W. S. Schley,
Rear-Admiral U. S. N.

To the Secretary of the Navy,
Washington, D. C.

Secretary Long's Reply

Navy Department, Washington, July 24, 1901.

Sir,—I am in receipt of yours of the 22nd inst. with reference to the criticisms upon you in connection with the Spanish-American war, and heartily approve of your action, under the circumstances, in asking at the hands of this department "such action as

may bring this entire matter under discussion under the clearer and calmer review of my brothers in arms."

The department will at once proceed in accordance with your request.

Very respectfully,

(Signed). John D. Long.

Rear-Admiral W. S. Schley, U. S. N.

Presentation of a Gold Medal to Lieutenant-General Grant by President Lincoln

Executive Mansion, March 7, 1865.

Lieutenant-General Grant,

In accordance with the joint resolution of Congress approved December 16, 1863, I now have the honor of transmitting and presenting to you, in the name of the people of the United States of America, a copy of said resolutions engrossed on parchment together with the gold medal therein ordered and directed.

Please accept for yourself and all under your command the renewed expression of my gratitude for your and their arduous and well-performed public service.

Your obedient servant,

A. Lincoln.

CHAPTER XVII

CARDS AND NOTES

Cards, which are simply a piece of cardboard, play a very important part in social intercourse, being accepted in a great many instances for the name it bears, and representing whatever influence may adapt itself to the name. Cards should be printed or engraved upon the finest English cardboard, unglazed and of the purest white or delicate cream. Delicate tints are in good taste for all other purposes excepting wedding invitations. The styles of cards may vary in size and shape to correspond to the custom, need, or caprice of the owner, but they are usually about the size of the postal card.

Ceremonial Cards

Cards of Ceremony are often used for the same purpose for which notes are employed. If the occasion is formal or of considerable importance, they are not preferred, nor are they as suitable for acceptances and regrets. The forms of Ceremonial Cards are the same as those given for notes and they should be addressed, enveloped, and delivered in the same manner as notes.

Ceremonial Cards may be used to convey invitations to weddings, parties, receptions, be-

trothals, memorials, etc., and in fact for most purposes for which billets are employed.

INVITATIONS

Wedding Anniversaries

It has become quite common to celebrate the anniversaries of marriage, as such celebrations are made the occasion of sincere congratulations and happy reminiscences.

The first anniversary is called the cotton wedding.
The second, the paper wedding.
The third, the leather weeding.
The fifth, the wooden wedding.
The seventh, the woolen wedding.
The tenth, the tin wedding.
The twelfth, the silk and fine linen wedding.
The fifteenth, the crystal (glass) wedding.
The twentieth, the floral wedding.
The twenty-fifth, the silver wedding.
The thirtieth, the pearl wedding.
The thirty-fifth, the china wedding.
The fortieth, the coral wedding.
The forty-fifth, the bronze wedding.
The fiftieth, the golden wedding.
The seventy-fifth, the diamond wedding.

It is customary to have the invitations printed on material emblematic of the occasion. The first anniversary is printed on cotton, the fifteenth on

glass, the twenty-fifth on silver paper, and the fiftieth on gold paper, etc.

All who accept invitations and are present at the festivities of the anniversary are expected to contribute to the collection of gifts. If the parties issuing the invitations do not wish any gifts to be tendered, they enclose a card with these words, "It is preferred that no wedding gifts be offered."

Notes should be sent a week or ten days before the party is given, thus allowing the invited guests the necessary time to make preparations for the occasion. For the "Costume Ball Masquerade," etc., two weeks is usually allotted. Great care should be observed in issuing invitations that no mistakes are made in the date and hour. All invitations, except dinner invitations, are issued by the lady of the house. Dinner invitations are issued by the lady and gentleman of the house. The invitations to a large party are similar to that of a ball, only the words "at a ball" are omitted, and an earlier hour is given. Any special feature which is to give character to the party had best be mentioned. If there are any programs one should be enclosed.

Invitations to balls and large parties require full evening dress.

When the date is not given in the body of the invitation it should be written in one corner.

Invitations given by the President of the United States are considered a command, and must not be declined unless the recipient has an imperative reason.

College and society anniversary invitations are so varied by such inexhaustible supply of designs and styles, that it would be impossible to give a detailed explanation. They usually bear the monogram of the society or college at the top of the paper. With this is generally enclosed a program, and it may include the names of the officers and members, if it is from a society. The party sending the invitation usually includes his card. Custom has made it a rule in this country, with but few exceptions, to date third person notes at the bottom, while in England they are dated at the top.

NOTES

Notes differ from letters in the following particulars: They are formal and are almost wholly written in the third person; they are usually dated at the bottom and have no signature; they are appropriately used in matters of ceremony such as weddings, dinners, parties, etc., and between parties having but slight or no acquaintance. It is a difficult thing to write a note in the third person if it extends beyond a sentence or two. If the parties are intimate friends, the formal style may be dropped and the note written in the style of a letter. Care must be taken in writing notes (formal) that the change from from third to first or second person is never made. Never use the term you, she, me, him, them, etc., in formal notes. The

language in notes should be concise but courteous, the writing plain and beautiful, as all flourishes in notes are out of place. The most refined taste expresses itself in the perfect adaptation to circumstances, rather than in excessive ornament and ostentatious display. The truest refinementation and highest elegance are characterized here, as elsewhere, by the severest simplicity.

The paper and envelopes for notes should be of the heaviest and finest in quality. For wedding invitations, only pure white or delicate cream should be used, but the white is preferable and always in good taste. There is no definite size or shape to be used in notes, as the styles are constantly changing. Note paper which folds once for the square envelope, or twice for the oblong, is the size most used at the present. * Both paper and envelopes may have the monogram, initials, crest or coat of arms printed on them. Notes and cards may be printed from type or engraving plates. Those printed from engraving plates make the most elegant finish, and are used almost exclusively by fashionable people. Invitations to wedding parties are enclosed in two envelopes. First, a fine one which should match the paper, then an outside or coarser one for a protection. In such cases the full address is put on the outside envelope and the name alone on the enclosed. Answers to invitations do not require the outside envelope, neither does any personal or formal note require it.

*Notes to children's parties are generally printed on smaller paper than the size ordinarily used.

When an answer is demanded the following French phrases may be used though it is better to use English.

R. S. V. P.—*Respondez s'il vous plait*, answer if you please.

P. P. C.—*Pour prendre conge*, to take leave.

E. V.—*En ville*, in the town.

Costume de rigueur, full dress in character.

Fete Campetre, a rural entertainment.

Bal Masque, masquerade ball.

Soiree dansante, dancing party.

INVITATION CARDS

Model No. 1

ST. ANDREWS' GUILD

of

ST. PAUL'S CHURCH.

The Rector, Wardens and Vestrymen invite you to be present at the Guild, on Founder's Day, Wednesday, June 4, 1898, at three oclock.

Broad and Madison Streets.

Model II

Mr. & Mrs. C. B. Houston
request the pleasure of
your company on
Friday evening, December 24th
1901

Ninth and Highland Ave.

Model III

Mr. & Mrs. Frederick Selly

At Home

Monday, July seventeenth 1901

from four to five o'clock

311 Morton Street

Model IV

The Pansy Social
of Chester

REQUESTS THE PLEASURE OF MISS AUGUSTA COYLE'S COMPANY, ON THURSDAY EVENING NEXT, AT EIGHT O'CLOCK

311 MANTON STREET

It has become an established custom in large cities of holding afternoon receptions. The invitations are usually given on cards to which no reply is necessary. The following are samples;

Informal Afternoon Reception Cards—Model V

MR. & MRS. CHARLES C. THOMPSON

Wednesday, December 4, 1901
from 4 till 6 o'clock.

6430 INGLESIDE AVE.

Informal Evening Reception Cards—Model VI

MR. & MRS. FRED. BROWN

WEDNESDAY EVENING

2042 ARCH STREET

It is customary among the Jews to announce betrothals. For this purpose cards or notes are used. The following is good form.

Betrothal Card—Model VII

Betrothed

Mr. Levi Greenburg

Miss Rebecca Rosenthall

March 15, 1901

Cards are often used as a substitute for notes accompanying gifts or holiday greeting as in the following.

Presentation Card—Model VIII

Mr. Jones sends his Christmas Greeting to Miss Phoebe West, and requests the acceptance of the accompanying trifle as a token of his esteem.

It has become the custom in late years to send memorial cards to friends of the deceased, such cards have a black border. The border varies in width according to the style. Memorial cards are usually sent about a week after the funeral.

Memorial Card—Model IX

IN MEMORY OF

THOMAS P. THOMAS

BORN DECEMBER 10, 1813 DIED MARCH 15, 1893

GONE TO REST

THE FAMILY OF

ALLEN B. RORKE, DECEASED

RESPECTFULLY REQUESTS THAT YOU WILL ACT AS

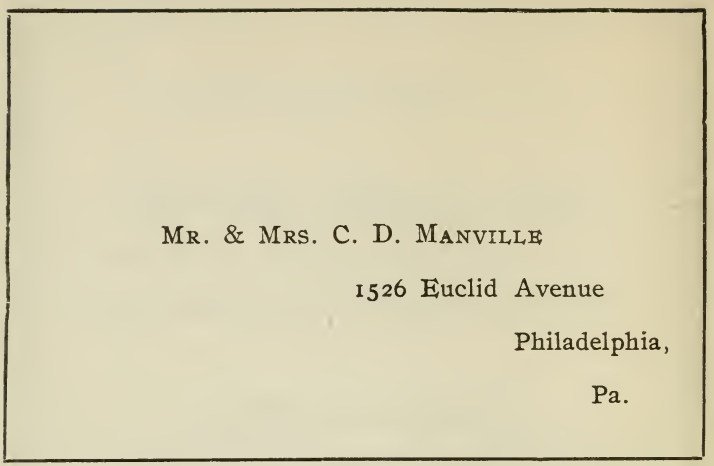
HONORARY PALL BEARER

AT THE FUNERAL TO BE HELD FROM HIS LATE RESIDENCE

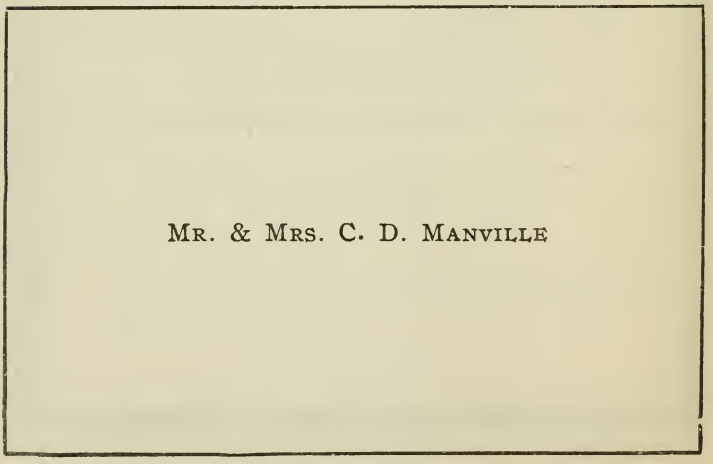
131 SOUTH EIGHTEENTH STREET

ON FRIDAY, DECEMBER 29TH, TWO P. M.

DECEMBER 28TH 1899
PHILADELPHIA



The Outside Envelope



The Inside Envelope

Mrs. Henry Daniel Lachenour

requests the honor of your presence
at the marriage of her daughter

Margaret Kennedy

to

Mr. Fred Nesbitt

on Tuesday evening, the twentieth of November
nineteen hundred
at high noon

Trinity Episcopal Church

Easton, Pennsylvania

Model VII, with Card—Card on page 181.

Mr. Edward O. Tate
requests the honor of your presence
at the solemnization of
the rite of
Holy Matrimony
between his daughter
Harriet
and
Mr. Charles Eugene Eckel
Wednesday, October the Third
nineteen hundred
at noon
Methodist Episcopal Church
Morristown, Tennessee

Model VI, with Card—Card on page 181.

Mrs. Henry Daniel Lachenour
requests the pleasure af your company
at Breakfast
on Tuesday, the twentieth of November
at half after twelve o'clock
Two hundred and thirty-one Spring Garden Street

Card—To go with Invitation on page 179.

PLEASE PRESENT THIS CARD AT THE CHURCH

AT HOME
AFTER OCTOBER TWENTY-FIFTH

Cards—To go with Invitation on page 180.

Twenty-fifth Wedding Anniversary

1876 1901

Mr & Mrs. Alva R. Jones

invite you to be present at the

Twenty-first Anniversary

of their marriage

Thursday, July the Fourth

from four until ten o'clock

Cynwyd, Pennsylvania

DANCING

1900

FAIR GERMAN

TUESDAY EVENING, NOVEMBER THIRTEENTH

MILITARY BALL

THURSDAY EVENING, NOVEMBER FIFTEENTH

MARSHALLS BALL

FRIDAY EVENING, NOVEMBER SIXTEENTH

AT LOWTHORP HALL

NEW BERNE, NORTH CAROLINA

CHAPERONES

MRS O. H. GUION
MRS. J. T. HOLLISTER
MRS, S, W. SMALLWOOD
MRS. R, GRAY
MRS. H. R. BRYAN, SR.
MRS R. T. PRIMROSE
MRS. JOHN DUNN
MRS. J. R. B. CARRAWAY
MRS, JAS. A. BRYAN
MRS. GEO. GREEN
MRS. M. D. W. STEVENSON

The Cosmos Club

OF

Dickinson College

Requests the Honor of Your Presence

at the

Commencement Exercises

Tuesday, June the fourth

Nineteen Hundred and One

Indian School Gymnasium

Carlyle Pennsylvania

VISITING CARDS

Visiting cards are used for the following purposes:

1. To announce a visitor's name.
2. To announce a guest's name at a reception.
3. To announce the owner in making calls.
4. To announce a departure from home.
5. To announce a return home.
6. To express congratulation or condolence.
7. As a substitute for a note of non-acceptance.
8. To accompany a letter of introduction.
9. To make known one's name to a stranger.
10. To serve as a credential or certificate of authority.

The inscription on a visiting card consists of the name alone. Fashionable people do not have their street number engraved upon their cards. When it is necessary to leave directions, it can be done by writing upon the card.

The day set apart as the day for receiving callers is usually indicated in the lower left hand corner of her card as in sample shown. A young lady during her first winter in society should not use a card separate from her mother's.

Ladies' visiting cards are about one-half the size of a postal, while gentlemen's are smaller. A gentlemen's card should be delicately engraved in script and bear only his name. It is not con-

sidered in bad taste, however, to give the directions in fine type at the lower right hand corner. If a member of a club or with a firm, place it at the lower left hand corner.

PROFESSIONAL OR OFFICIAL CARDS

Only men of profession or officers use professional or official cards. His name in addition to his professional or official title is all that is necessary. These cards are a trifle larger than visiting cards and may be used for social purposes.

BUSINESS CARDS

Business cards are generally printed from ordinary type. They indicate the character and place of business, and should be models of neatness and taste, but should not be overloaded with printed matter. Neat cards will increase the public interest, for are they not a silent appeal to the taste and judgment of the public eye?

MRS. JAMES MCKINNEY MONTGOMERY

WEDNESDAY

Miss Ada Wiseman

Models of Ladies' Visiting Cards

Dr. Sherman L. Carroll

431 South 20th St.

Mr. G. Colesbury Purves.

Mr. Walter E. Hay

New York

Models of Gentlemen's Visiting Cards

CHAPTER XVIII.

ALL ABOUT BUSINESS

ITS LAWS AND FORMS

Commercial Law in Daily Use

"Value received" is usually written in a note and should be, but not necessary. If not written it is presumed by law or may be supplied by proof.

The maker of an "accommodation" bill or note (one for which he had received no consideration), having lent his name or credit for the benefit of the holder, is not bound to the person accommodated, but is bound to all other parties, precisely as if there was a good consideration.

No consideration is sufficient in law if it be illegal in its nature.

Checks or drafts must be presented for payment without unreasonable delay.

If a note is lost or stolen it does not release the maker; he must pay if the consideration for which it was given and the amount can be proven.

Notes bear interest only when so stated.

A note made on Sunday is void, also one dated

ahead of its issue. It may be dated back at pleasure.

A note obtained by fraud or from a person in a state of intoxication cannot be collected.

A note by a minor is void in some states, and in others it is voidable on judicial dicision.

Joint payees of a bill or note, who are not partners, must all join in an indorsement.

One may make a note payable to his own order, and indorse it in blank. He must write his name across the face or back the same as any other indorser.

After the death of a holder of a bill or note, his executor or administrator may transfer it by his indorsement.

The husband who acquires a right to a bill or note which was given to the wife, either before or after marriage, may endorse it.

If the letter containing a protest of non-payment be put into the post-office, any miscarriage does not affect the party giving notice.

Notice of protest may be sent either to the place of business or residence of the party notified.

The holder of a note may give notice of protest either to all the previous indorsers, or only to one of them; in case of the latter, he must select the last indorser, and the last must give notice to the last before him, and so on. Each indorser must send notice the same day or the day following. Neither Sundays or legal holidays are to be

counted in reckoning the time in which notice is to be given.

If two or more persons as parties are jointly liable on a note or bill, due notice to one of them is sufficient.

An indorser may prevent his own liability to be sued by writing "without recourse" or similar words.

The loss of a note is not sufficient excuse for not giving notice of protest.

An indorsee has a right of action against all whose names were on the bill when he received it.

"Acceptance" applies to bills and not to notes. It is an engagement on the part of the person on whom the bill is drawn to pay it according to its tenor. The usual way is to write across the face of the bill the word "accepted," giving date of acceptance.

The finder of negotiable paper, as of all other property, must make reasonable efforts to find the owner before he is entitled to appropriate it to his own purposes. If the finder conceals it, he is liable to the charge of larceny or theft.

Contracts made on Sunday cannot be enforced.

A contract made with a minor, or a lunatic is void.

An oral agreement must be proved by evidence. A written agreement proves itself.

All claims which do not rest upon a seal or

judgment must be sued within six years from the time when they arise.

Part payment of debt which has passed the time of statutory limits, revives the whole debt, and the claim holds good for another period of six years from the date of payment of such partial payment.

The acts of one partner bind the rest.

Principals are responsible for the acts of their agents.

Each individual in a partnership is responsible for the whole amount of the debt of the firm, except in cases of a special partnership. The word "limited," in connection with a firm-name, indicates that a limitation of responsibility for each member is fixed.

Ignorance of the law excuses no one.

An agreement without consideration of value is void.

Notes, Bills of Exchange, Etc.

Promissory Notes.—These are promises in writing to pay a specified sum named therein, on sight, or demand, at a time therein specified, to a person named, to his order, heirs or assigns, or to the bearer, as the case may be preferred. He who promises the payment is the *maker* or *drawer* of the note. He to whom it is payable is the *payee*. He who indorses it is the *indorser*. He to whom the indorser, by that indorsement, transfers his interest, is the *indorsee*. He in whose possession the note is when due is the *holder*.

In addition to hints on notes and forms given elsewhere, the following essential points of law must be remembered: (1) A promissory note must be in writing. (2) Its promise to pay must be distinctly expressed, and without qualification: (3) It calls for payment in money only. (4) The sum to be paid is definitely stated, both in figures and in words. Should these not agree, the words will rule the figures. (5) If no time of payment is fixed, the note is payable on demand. If the note is not dated, its date is assumed to be the day when its existence was first established. (6) If made payable to a fictitious person, it is made payable to the bearer.

Accommodation Notes. — When the maker of a note receives no consideration for which he promises the payment in the note, but makes it simply to lend his credit to the payee, so that said payee may raise money on the maker's name, then it is an accommodation note. He who is so accommodated cannot recover the money promised by the maker. If, however, the note be indorsed over to a third party "for value received," then the maker is holden to the third party, even though the nature of the note was known by said third party when he received the note.

Invalid Notes.—The following notes are invalid, namely: All which lack consideration, which must be some benefit to the party who makes the note, or some act, labor, forbearance, etc., on the part of the payee. Also, all notes founded on

fraud, or on undue advantage taken of a party, or for illegal considerations, as bribery, wagers, etc. Also, all notes in which material alterations appear. Also, notes dated on Sundays, legal holidays, and on dates yet future when the note is issued.

Negotiable Notes.—The following notes are negotiable, namely: All those payable to a person or order; to a person, or bearer; to a person, or his assigns, and to the cashier of any incorporated company or institution, or to his order as cashier.

Indorsements have force as follows:—A note drawn to a certain person, or bearer, needs no indorsement, though for the sake of tracing it readily, indorsement is usually asked.—A general indorsement is made by simply writing the payee's name on the back of the note. In this form he remains open to all the consequences if the maker of the note fail to pay it.—A special indorsement directs payment to a particular person, by writing above the signature the words "Pay to A. B., or order." In this case responsibility falls on the indorser, only when those before him on the note fail to pay. If the indorser proposes to avoid all responsibility as such, he must add the words "without recourse," in a general indorsement: and "at his risk," to a special, or "without recourse upon me." No indorsement can pass the property included in a note, unless the indorser has legal claim to that property. Indorsers become security that the maker of the note shall pay the money due thereon. If the holder is guilty of neglect, or in any way compro-

mises with the holder in respect to the claim, the indorsers are discharged from all further responsibility. No compromise can be made with antecedent indorsers to the injury of those subsequently on the paper. Demand for payment when due, and proper diligence in enforcing it, must precede charge upon the indorsers.

Due Days on Notes.—Usually three days of grace are allowed on all notes and drafts, except those "on demand." These days are beyond the day when the note becomes due by its limitation, and they make no allowance for Sunday or holidays: *e. g.*, if a note fall due on July 1st, its days of grace terminate July 4th. This being a legal holiday the note becomes due on the day previous, July 3d; but if this be Sunday, July 2d will be the due-day of the note.

When notes are payable so many months after date, calendar months are understood, or their nearest approach: *e. g.*, a two-month's note dated December 31st, falls due February 28th, or 29th, if it be leap-year. When days are specified in the note they are counted exactly in determining the due-day.

Demanding Payment on Notes.—Demand for payment on a note must be made on the very day it is due, and in accordance with specifications of the note. If payable at a particular place, make it there. If at no particular place, make it on the maker personally at his business place in business hours, or at his home in reasonable hours. If pay-

able by a firm, demand may be made on either of its members. If given by several persons jointly, demand must be made upon all. If payable at a bank, the holder must be there up to the usual hour of closing, and no further demand on the maker is necessary in that case in order that the indorsers may be held. The better way in demanding payment is to throw the note into some bank for collection. The fee charged is small, but the work is well done, and much trouble is saved.

Lost Notes.—If the holder of a note has lost or mislaid it, or if it has been destroyed, he must still make a formal demand for its payment when due; but he must at the same time be prepared to indemnify the party paying the same, in case trouble arise in the future. Public notice, warning against the negotiations of such a note, is a wise proceeding, and in some states it is essential.

Enforcing Payment on Notes.—In case of nonpayment of a note, it should be placed at once in the hands of a Notary Public, who formally demands payment and, if not received, at once protests the note, and notifies all the indorsers of the fact. In most of the States the certificate of such an officer is *prima facie* evidence of the facts in the case as there stated. If through his neglect any loss occurs, he is responsible.

When the maker and indorser of a note both reside in the same city, notice of protest is given to the indorser personally, not later than the first business day following the presentation and dis-

honoring of the note. If they reside in different places, notice of dishonor must be sent by next day's mail, properly directed. It is sufficient for the notary public who protests the note to notify the indorser last on the note, but custom generally includes all indorsers in the first notice. But each indorser must assure himself that his antecedent is duly notified of the protest, and each indorser is allowed one day's time for this proceeding. When an indorsers residence is not known, a longer time, of reasonable length, may be allowed for serving of notice.

Proceedings may be had against the maker and the indorsers in separale suits at the same time. Any endorser may pay the note and will then be subrogated to the rights of the holder against the maker and other indorsers.

A dishonored or overdue note, if taken by a party in payment of any claims, must be taken subject to all its liabilities to deductions or losses.

Frauds in Notes.—If the signature of a payee or indorser be forged and payment be made thereon, or if one, fraudulently claiming to be the party to whom a note is specially indorsed, collect the money, the maker is not discharged from his obligation by reason of said payment. If a note be paid before it is due, and if it afterward come into the hands of a *bona fide* holder for value, he can recover its value at maturity.

BUSINESS AND LEGAL FORMS

Negotiable Note

$400 Augusta, Me, Jan. 1, 1901.

Three months after date, I promise to pay Jos. Howard, or order, Four Hundred Dollars, for value received.

John Ramsay.

NOTE—For an interest-bearing note add "with interest" after "value received."

Joint Note

$430 St. Paul Minn., June 4, 1900.

Six months after date, we jointly, but not severally, promise to pay Thomas Brucely, or order, Four Hundred and Thirty Dollars, for value received, with interest.

Arthur Brown,
Nathan Goodman.

Note Payable at Bank

$1000 New York, Jan. 11, 1900.

Three months after date, I promise to pay to the order of Hiram Brown, the sum of One Thousand Dollars, value received, at Park National Bank, New York.

John Hamilton.

Note Payable by Instalments

$100 Pittsburg, Aug. 8, 1901.

For value received I promise to pay to John Kendig, or order, One Hundred Dollars, in the way and manner following, to wit: Fifty Dollars in three months from date, and fifty dollars in four months, with interest on the several sums as they become due.

Edgar Poe.

Notes Not Negotiable

$600 Syracuse, N. Y., July 15, 1900.

Three months after date, for value received, I promise to pay Thomas Bonner, Six Hundred Dollars.

W. Wallace.

Note Payable in Merchandise

$700 Gilman, Ill., Oct. 1, 1902.

For value received, on or before the first day of November next, I promise to pay to B. Gilmore, or order, Seven Hundred Dollars in good merchantable spruce logs, at his saw-mill near this city, at the market value on the maturity of this note.

A. L. Good.

Due Bill for Money

London, Ont., June 20, 1902.

$140 due to John Burton, or order, on demand, One Hundred and Fifty Dollars, value received.

T. H. Jones.

Due Bill Payable in Goods

$200 Chicago, Ill, July 15, 1900.

Due on demand to Al. Field, Two Hundred Dollars, in merchandise from our store.

Hunt & Eaton.

Check on Bank

NINTH NATIONAL BANK.

St. Louis, July 20, 1902.

Pay to Thompson & Thomas, or order, Three Thousand ————Dollars.

R. H. Hawkins.

Form of Bank Draft

BANK OF THE METROPOLIS.

No. 500.

New York Aug. 5, 1901.

Pay to the order of T. M. Barker, Six Thousand and Three Hundred Dollars.

Duplicate unpaid.

J. H. Cress, Cashier.

To Elliot Nat. Bank, Boston.

Sight Draft

$600 New York, Aug. 10, 1902

At sight pay to the order of Elliot Publishing Co., Six Hundred Dollars, value received, and charge the same to my account.

A. M. Rich.

To James Allison, Chicago.

Time Draft

$200 Cleveland, Ohio, Aug. 11, 1901.

Thirty days after date, pay to the order of John Hall, Two Hundred and Fifty Dollars, value received, and charge to my account. T. W. West.

To Durham Bros., Columbus, Ohio.

Protest Notice

$2,000 New York, Aug. 15, 1902.

Please to take notice that a Promissory Note of Two Thousand Dollars made to Robert Brown, May 12, 1897, and endorsed by you, having been duly presented, and payment thereof demanded, which was refused is therefore protested for non-payment, and the holders look to you for payment, interest, cost and damages.

I. L. Skinner,
Notary Public.

To O. Radway.

Receipt for Money on Account

Received of Thomas Paywell, New York, March 23, 1898, Seventy-five Dollars on account.

$75 Wm. Truesdale.

Receipt in Full

Richmond, Va., March 12, 1902.

Received of Samuel Brown, One Hundred Dollars, in full of all demands to date.

$100. J. B. Johnson.

Receipt for Money Advanced on a Contract

$1,000 Savannah, Ga., May 1, 1902.

Received of A. Campbell, One Thousand Dollars in advance, on a contract to build for him a frame house on Dundas street.

William Crane.

Receipt for a Note

$400 New York, June 2, 1901.

Received of John Wiseman, his note for Four Hundred Dollars at three months, in full of account.

Thomas Harrison.

Order for Money

Mr. Frank Paul :

Please pay William Kern, or bearer, Fifty Dollars on my account.

Henry Mines.

Order for Merchandise

Mr. R. T. Bonner :

Please deliver to the bearer, Joseph Fallett, such goods as he may desire from your store, to the amount of Sixty-five Dollars, and charge the same to my account.

John Gardiner.

Letter of Credit

Cincinnati, O., Oct. 10, 1902.

Gentlemen :—

Allow me to introduce to your firm the bearer, Mr. Owen Hutty, should he make a selection from your stock to the amount of One Thoosand Dollars, I will be answerable for that sum in case of his non-payment.

Yours truly,

Rufus Barlow.

To Lord & Taylor, New York.

Lease

This agreement witnesseth, that Robert Ganes doth hereby let unto S. K. Skinner, the premises situate No. 3608 Otis street, in the city of Philadelphia, for the term of one month from the sixth day of January, A. D. 1902, at a monthly rent of Sixteen Dollars, lawful money, payable in monthly installments in advance. The first payment to be made on the sixth day of January, A. D. 1902. The said Lessee hereby agrees to occupy the said premises only as a private dwelling, and not to underlet the same, or any part thereof, or assign this lease, without the previous written consent of the lessor. The said lessee further agrees to pay the rent punctually on the day it falls due and payable, and during the term to keep, and at the end thereof, or other sooner determination of this lease, peaceably deliver up the premises in as good order and repair as the same now are, reasonable wear and tear and damage by accidental

fire excepted. And the said lessee, for himself, his executors and administrators, hereby covenants and agrees to pay all bills rendered for gas consumed in said premises during the continuance of this lease, and after that time until he or they have procured the flow of the same to be stopped by the proper authorities. The said lessee further agrees that all goods on the said premises, and for thirty days after removal, shall be liable to distress for rent, and hereby waves the benefit of all exemption laws in relation thereto, and also from a levy and sale under a writ of execution issued upon any judgment obtained against him for the recovery of said rent or any part thereof or for any gas bill left unpaid, or for damages for the non-fulfilment of any of the covenants herein contained; it being hereby mutually agreed, that if the said lessee shall continue in the occupancy of the said premises after the expiration of the said term, this lease shall continue upon the same terms and conditions as are herein contained, for a further period of one month, and so on from month to month until terminated by either party hereto giving to the other thirty days' notice for the removal previous to the expiration of the then current term. Also, that if the said rent shall at any time be in arrear and unpaid, or if the said lessee shall underlet or otherwise use the said premises than above expressed, or shall fail to remove therefrom at the expiration of this lease, as herein above provided, or shall not well and truly perform and fulfill all and every the covenants and agreements herein contained on his part or to be performed and kept, and this lease shall, at the option of the said lessor, cease and absolutely determine, and any attorney may immediately thereafter, as attorney for the said lessee, at the sole request of the said lessor, sign an agreement for entering in any competent court, an amicable action and judgment in ejectment (without any stay of execution or appeal) against the said lessee and all persons claiming under him for the recovery by the said lessor of possession of the hereby demised premises, without any liability on the part of the said attorney, for which this shall be a sufficient warrant; and the said lessee hereby releases to the said lessor all errors and defects whatsoever in entering such action or judgment, or in any proceeding thereon, or concerning the same; and hereby agrees that no writ of error or objection or exception shall be made or taken thereto. No such determination of this

lease, nor taking or recovering possession of the premises, shall deprive the said lessor of any action against the said lessee for the rent or for damages. All covenants and agreements herein contained, or agreed to be kept and performed by either of the said parties hereto, shall extend to their heirs, executors, administrators, and assigns of such party.

In witness whereof, the said parties to these presents have hereunto set their hands and seals this sixth day of Jauuary, Anno Domini one thousand nine hundred and two (1902).

ROBERT JONES, [L. S.]
D. K. THOMAS. [L. S.]

Sealed and delivered in presence of us,
DANIEL C. JONES,
HENRY WEST.

Notice to Quit

To A. S. BARKER: February 28, 1902.

SIR:—Please observe that the term of one year, for which the house and land, situated at 47 Pearl street and now occupied by you, were rented to you, expires on the first day of June, 1902, and as I desire to repossess said premises, you are hereby requested and required to vacate the same. Yours truly,

C. L. Kinditch.

Tenant's Notice of Leaving

DEAR SIR:—The premises I now occupy as your tenant, at No. 56 Main street, I shall vacate on the first day of May, 1803. You will please take notice accordingly.

Dated this 31st day of January, 1903.

To G. R. Palmer, Esq. William Gilbert.

Deed

This indenture, made the first day of June, in the year of our Lord one thousand nine hundred and two (1902), between S. L. Bruffey, of the city of Philadelphia, in the State of Pennsylvania, bookkeeper, and Rebecca, his wife, of the one part, and S. W. Beane, of the said city and State, blacksmith, of the other part, witnesseth, that the said S. L. Bruffey, for and in consideration of the sum of one thousand six hundered dollars, lawful money of the

United States of America, unto him well and truly paid by the said S. W. Beane, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, hath granted, bargained, sold, aliened, enfeoffed, released, and confirmed, and by these presents doth grant, bargain, sell, alien, enfeoff, release, and confirm unto the said S. W. Beane, his heirs and assigns [here describe the land], together with all and singular the buildings, improvements, streets, alleys, ways, waters, water-courses, rights, liberties, privileges, hereditaments, and appurtenances whatsoever thereunto belonging or in any wise appertaining, and the reversions and remainders, rents, issues and profits thereof; and all the estate, right, title, interest, property, claim, and demand whatsoever of them, the said S. L. Bruffey, and Rebecca, his wife, in law, equity, or otherwise howsoever, of, in, and to the same and every part thereof, to have and to hold the said hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances, unto the said S. W. Beane, his heirs and assigns, to and for the only proper use and behoof of the said S. W. Beane, his heirs and assigns forever; and the said S. L. Bruffey, for himself, his heirs, executors and administrators, doth by these presents covenant, grant, and agree to and with the said S. W. Beane, his heirs and assigns, that he, the said S. L. Bruffey, and his heirs, all and singular the hereditaments and premises herein above described and granted, or mentioned and intended so to be, with the appurtenances, unto the said S. W. Beane, his heirs and assigns, against him the said S. L. Bruffey and his heirs, and against all and every other person or persons whomsoever lawfully claiming or to claim the same or any part thereof, by, from, or under him, them, or any of them, shall and will warrant and forever defend.

In witness whereof, the said parties to these presents have hereunto interchangeably set their hands and seals. Dated the day and year first above written.

S. L. Bruffey, [L. S.]
Rebecca Bruffey, [L. S.]

Sealed and delivered in the presence of us,
Geo. Duncan,
Lander Ransay,

Received, the day of the date of the above indenture, of the

above named S. L. Bruffey, the sum of one thousand six hundred dollars, being the full consideration money above mentioned.

JOHN L. DONIVAN.

Acknowledgment of Deed.

PHILADELPHIA COUNTY, PA.:

On the first day of June, Anno Domini 1902, before me, the the subscriber, a notary public for the Commonwealth of Pennsylvania, residing in the city of Philadelphia, personally appeared the above-named S. L. Bruffey, and Rebecca, his wife, and in due form of law acknowledged the above indenture to be their and each of their act and deed, and desired the same might be recorded as such; and the said Rebecca, being of full age, and separate and apart from her said husband, by me thereon privately examined, and the full contents of the above deed being by me first made known unto her, did thereupon declare and say that she did voluntarily and of her own free will and accord, sign, seal, and as her act and deed deliver the above written indenture, deed, or conveyance, without any coercion or compulsion of her said husband. Witness my hand and notarial seal, the day and year aforesaid.

JOHN L. DONIVAN, Notary Public.

Mortgage.

This indenture, made the first day of June, in the year of our Lord one thousand nine hundred and two (1902), between Thomas Murray, of the City of Pittsburg, in the State of Pennsylvania, ironfounder, of the one part, and James Erickson, of the said city and State, merchant. Whereas, the said Thomas Murray, in and by a certain obligation or writing obligatory under his hand and seal duly executed, bearing even date herewith, stands bound unto the said James Erickson in the sum of ten thousand dollars, lawful money of the United States of America, conditioned that the said Thomas Murray shall and do well and truly pay or cause to be paid unto the said James Erickson, his executors, administrators or assigns, the just sum of five thousand dollars, lawful money aforesaid, in five years from the date thereof, together with interest thereon payable in equal half-yearly payments at the rate of five per cent. per annum, and in addition to said interest all taxes which may be assessed by or under the laws of this Commonwealth upon the said principal sum or upon the said interest when and as often as the same shall be

payable, and also all taxes and water rates laid, levied or assessed upon the real estate described in this mortgage, when and as the same shall become due and payable, and exhibit proper receipts for the same to the said James Erickson whenever thereunto required; and also from time to time and at all times, until payment of the said principal sum be made as aforesaid, keep the buildings erected upon the lot of ground hereinafter mentioned and described insured for the benefit of the said James Erickson in the sum of three thousand dollars, in such reliable insurance company or companies as he may approve. And the further condition of the said obligation is such that if at any time default shall be made in the payment of interest as aforesaid for the space of thirty days after any half-yearly payment thereof shall fall due, or in the payment of any tax on said principal sum or interest for the space of thirty days after notice of its assessment shall be left upon the said mortgaged premises, or if a breach of any other of the foregoing covenants be made by the said Thomas Murray, then and in such case, the whole principal debt shall be at the option of the said James Erickson, his executors, administrators, or assigns, become due, and payment of the same with the interest and taxes thereon may be enforced and recovered at once, anything therein contained to the contrary thereof in any wise notwithstanding, as in and by the said recited obligation and the condition thereof relation being thereunto had may more fully and at large appear. Now this indenture witnesseth, that the said Thomas Murray, as well for and in consideration of the said debt or sum of five thousand dollars, and for the better securing the payment of the same with interest and taxes as aforesaid unto the said James Erickson, his executors, administrators, or assigns, in discharge of the said recited obligation, as for and in consideration of the further sum of one dollar, lawful money aforesaid, unto him in hand well and truly paid by the said James Erickson, at or before sealing and delivery hereof, the receipt whereof is hereby acknowledged, hath granted, bargained and sold, released and confirmed, and by these presents doth grant, bargain and sell, release and confirm unto the said James Erickson, his heirs and assigns, all that certain lot [here describe property]; together with all and singular the buildings, improvement, ways, waters, water-courses, rights, liberties, privileges, hereditaments and appurtenances whatsoever, unto the here-

by granted premises belonging or in any wise appertaining, and the reversions and remainders, rents, issues and profits thereof, to have and to hold the said lot or piece of ground, with the buildings thereon erected, above described hereditaments and premises hereby granted or mentioned and intended so to be, with the appurtenances, unto the said James Erickson, his heirs and and assigns, to and for the only proper use and behoof of the said James Erickson, his heirs and assigns forever. And the said Thomas Murray, for himself, his heirs and assigns, doth hereby covenant, promise and agree to and with the said James Erickson, his executors, administrators and assigns, that if he, the said Thomas Murray, his heirs or assigns, shall neglect or refuse to keep up the aforesaid insurance, it shall be lawful for the said James Erickson, his executors, administrators or assigns, to insure the said buildings in a sum sufficient to secure payment of the said principal debt in case of fire, and shall recover the costs and expenses of such insurance in any suit upon this mortgage; provided always, nevertheless, that if the said Thomas Murray, his heirs, executors, administrators or assigns, do and shall well and truly pay or cause to be paid unto the said James Erickson, his executors, administrators or assigns the said principal sum of five thousand dollars, lawful money aforesaid, on the day and time hereinbefore mentioned and appointed for the payment of the same, together with interest and taxes, and costs and charges of insurance as aforesaid, and without any deduction, defalcation, or abatement to be made of anything for or in respect of any taxes, charges, or assessments whatsoever, then and from thenceforth as well this present indenture, and the estate hereby granted as the said above recited obligation, shall cease, determine and become void, anything hereinbefore contained to the contrary thereof in any wise notwithstanding; and provided also, that it shall and may be lawful for the said James Erickson, his executors, administrators or assigns, when and as soon as the said principal sum shall in any event become due and payable as aforesaid, to sue out forthwith, a writ or writs of *scire facias* upon this indenture of mortgage, and to proceed thereon to judgment and execution for the recovery of said principal sum and all interest and taxes due thereon, and the costs and expenses of insurance as aforesaid, together with an attorney's commission of five per cent on the said principal sum, besides costs of

suit without stay, any law or usage to the contrary thereof in any wise notwithstanding.

In witness whereof, the said parties have hereunto set their hands and seals. Dated this day and year first above written.

Thomas Murray, [L.S.]

Sealed and delivered in the presence of us,
Edward Shuster,
John Williams.

Assignment of Mortgage.

Know all men by these presents, that I, Richard Boyle, of Dorset, county of Bennington, State of Vermont, agent, of the first part, for and in consideration of the sum of five thousand dollars, lawful money of the United States, to me in hand paid by Henry Horn, of the same place, farmer, of the second part, at or before the ensealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold, assigned, transferred, and set over, unto the said party of the second part, his heirs and assigns, a certain indenture of mortgage, bearing date of the tenth day of April, one thousand nine hundred and two, made by William Ferguson, and Margaret, his wife, and recorded in the office of the Register of the county of Bennington, State of Vermont, in Liber 36, of mortgages, p. 50, together with the bond of obligation thereto belonging, and the money due, and to become due thereon, with the interest, to have and to hold the same unto the said party of the second part, his heirs, administrators and assigns forever, subject only to the proviso in the said indenture of mortgage mentioned. And I do hereby make, constitute, and appoint the said party of the second part, my true and lawful attorney irrevocable, in my name or otherwise, but at his own proper costs and charges, to have, use, and take all lawful ways and means for the recovery of the said money, and interest, and in case of payment, to discharge the same as fully as I might or could if these presents were not made.

In witness whereof, I have hereunto set my hand and seal, the first day of May, one thousand nine hundred and two.

Richard Boyle, [L. s.]

In presence of
Samuel Woods,
Fred. Jones.

NOTE—Deeds, mortgages, and assignments of mortgages should be put on record in the register's office without delay after being executed. The foregoing forms (as well as the following) are suitable for either the United States or Canada.

Partnership Agreement.

This agreement made this first day of January, 1902, between Joseph Smith, of Chicago, Ill., of the first part, and Harold Jones, of the same place, of the second part: witnesseth: That the said parties agree to associate themselves as co-partners, for a period of seven years from this date, in the business of buying and selling groceries and such other goods and commodities as belong in that line of business: the name and style of the firm to be "Smith & Jones." For the purpose of conducting the business of the above-named partnership, the said Smith has at the date of this agreement invested four thousand dollars as capital stock, and the said Jones has paid in the like sum of four thonsand dollars, both of which amounts are to be expended and used in common, for the mutual advantage of the parties hereto, in the management of their business. It is further agreed by both parties hereto, that they will not, while associated as co-partners, follow any avocation or trade to their own private advantage; but will, throughout the entire period of co-partnership, put forth their utmost and best efforts for their mutual advantage, and the increase of the capital stock.

That the details of the business may be thoroughly understood by each other, it is agreed that during the aforesaid period, accurate and full book accounts shall be kept, in which each partner shall record, or cause to be entered and recorded full mention of all moneys received and expended, as well as every article purchased and sold belonging to, or in anywise appertaining to said partnership; the gains, profits, expenditures, and losses being equally divided between them.

It is further agreed that once every year, or oftener, should either party desire, a full, just, and accurate exhibit shall be made to each other, or to their executors, administrators, or assigns, of the losses, receipts, profits, and increase made by reason of, or arising from, such co-partnership. And after such exhibit is made, the surplus profit, if such there be, resulting from the business, shall be divided between said partners, share and share alike. Either of said parties

shall be allowed to draw a sum, first year, not exceeding nine hundred dollars per annum, from the capital stock of the firm, in monthly installments of seventy-five dollars each, which amount may be varied, more or less, by subsequent agreement. And further, should either party desire, or should death of either of the parties, or other reasons, make it necessary, they, the said co-partners, will each to the other, or, in case of death of either, the surviving partner to the executors or administrators of the party diseased, make a full, accurate, and final account of the condition of the partnership as aforesaid, and will fairly and accurately adjust the same. And, also, upon taking an inventory of the said capital stock, with increase and profit thereon, which shall appear or is found to be remaining, all such remainder shall be equally apportioned and divided between them, the said co-partners, their executors or administrators, share and share alike.

It is also agreed that in case of a misunderstanding arising with the partners aforesaid, which cannot be settled between themselves, such difference of opinion shall be settled by arbitrators upon the following conditions, viz.: Each party to choose one arbitrator, which two thus elected shall choose a third; the three thus chosen to determine the merits of the case, and adjust the basis of a settlement.

In witness whereof the parties aforesaid hereunto set their hands and seals the day and year first above written.

Signed in the presence of } Joseph Smith, { L.S. }
George Turner, } Harold Jones. { L.S. }
Alex. Calder.

Form of Note for Indiana.

$200 Richmond, Ind., April 1, 18—.

On demand, for value received, I promise to pay Charles Marsh, or order, two hundred dollars, with interest, payable without any relief whatever from valuation or appraisement.

Robert Miller.

Power of Attorney.

Know all men by these presents, that I, James Ogden, of Brooklyn, in the county of Kings, and State of New York, merchant, have made, constituted, and appointed, and by these presents do make, constitute, and oppoint, John Stokes, of the city of Hamilton, in the

county of Wentworth, and province of Ontario, a true and lawful attorney for me, and in my name, place and stead, and in my behalf, to (here insert the duties to be performed), hereby giving and granting unto my said attorney full power and authority in the premises to use all lawful means in my name and for my sole benefit, for the purposes aforesaid. And generally to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney, or his substitute, shall lawfully do, or cause to be done, by virtue hereof.

In witness whereof, I have hereunto set my hand and seal this first day of May, one thousand nine hund[illegible] and two.

James Ogden, [L.S.]

Signed and sealed in the presence of }
Robert Meredith. }

NOTE—In cases where the attorney is empowered to sell land and grant deeds, the power of attorney must be placed on record in the county register's office.

Form of Judgment-Note.

For value received I promise to pay to Mathew Goodwin, of Lockport, or order, four hundred dollars, with interest, on the first day of June next; and I hereby nominate, constitute, and appoint, any attorney-at-law of this State, my true and lawful attorney, irrevocable, for me and in my name to appear in any court of record of this State, at any time after the above promissory note becomes due, and to waive all process and service thereof, and to confess judgment in favor of the holder hereof for the sum that may be due and owing hereon, with interest and costs, waiving all errors, etc., with stay of execution until the first day of April next.

Witness my hand and seal at Lockport, N. Y., this first day of December, in the year one thousand nine hundred and two.

Signed, sealed and delivered in presence of }
Clare Cook, } Charles McKay. [L.S.]
John Stevens. }

Note—The above note enables the holder, in several States, to enter up judgment thereon without suit, if not paid when due.

On Agreements.

All agreements should be executed in duplicate so that each party may hold a copy. If erasers or interlineations are made in agreements, contracts, deeds, mortgages, etc., the fact should be stated on the paper that they were so done before the parties signed it. Amounts and dates should always be written out and not expressed in figures. Fraud vitiates every contract into which it enters.

Form of Civil Marriage.

In conformity to an orderly and long established custom the ceremony of marriage is usually performed either by a clergyman or civil magistrate; the latter may be a justice of the peace, a justice of the supreme court, a judge of an inferior court, the mayor of a city, or a police justice, as the law of the land may empower and authorize them to solemnize marriage. In Canada and some of the States, a license to marry must first be procured of the city, town, or county clerk, or other agent appointed for that purpose, duly authorizing the clergyman or magistrate to marry the affianced parties. Marriage is a civil contract, and may be entered into by parties capable of consenting thereto. It cannot be entered into by idiots or lunatics. When brought about by force or fraud, it is also void. Marriage is likewise prohibited between near relations. The parties must be of the age of consent, which is generally fourteen in males, and twelve in females. No particular ceremonies are enjoined by the common law to the valid celebration of the marriage rite, but the following form is in common use by magistrates in the United States:

Form of Marriage.

(The man and woman standing, the justice will say to the man:)

"Will you have this woman to be your wedded wife, to live together after God's ordinance in the holy estate of Matrimony, to love her, comfort her, honor and keep her, in sickness and in health, and forsaking all others, keep thee only unto her, so long as you both shall live?"

(Next, addressing the woman, the justice will say:)

"Will you have this man to be your wedded husband, to live together after God's ordinance in the holy estate of Matrimony, to love honor, and keep him, in sickness and in health, and forsaking all others, keep thee only to him so long as you both shall live?"

(Each party responding in the affirmative, the justice will then direct them to join hands and say :)

"By the act of joining hands you take upon yourselves the relation of husband and wife, and solemnly promise and engage, in the presence of these witnesses, to love, honor, comfort, and cherish each other as such, so long as you both shall live ; therefore, in accordacen with the laws of the State of————, I do hereby pronounce you husband and wife"

Form of Marriage Certificate.

MARRIAGE CERTIFICATE

STATE OF MICHIGAN WAYNE COUNTY

This certifies

That George Smith, of Chicago, in the State of Illinois, and Emma Carroll, of Detroit, Wayne County, State of Michigan, were, at the house of Albert Dean, in the said city and county, by me joined together in

HOLY MATRIMONY,

On the tenth day of January, in the year of our Lord one thousand nine hundred and two.

In the presence of
James Logan,
Frank Clark.

William Hudson,
Pastor of the First ——— Church,
Detroit.

WILLS.

All persons of sufficient age, possessed of sound mind, excepting married women in certain States, are entitled to dispose of their property by will. A minor may be appointed executor, but letters of administration will be granted to persons of full age until the minor arrives at majority.

No exact form of words is necessary in order to make a will good at law ; though much care must be exercised to state the provisions of the will so plainly that its language may not be misunderstood. The person making the will is termed the testator ; if a female, a testatrix.

A will is of no force, or effect, until the death of the testator, and can be cancelled or modified at any date by the maker. The last will made annuls the force of all preceding wills.

The law regards marriage and offspring resulting, as a *prima*

facie evidence of revocation of a will made prior to such marriage, unless the wife and children are provided for by the husband in some other way, in which case the will remains in full force.

To convey real estate by will, it must be done in accordance with the law of the state where such land is located; but personal property is conveyed in harmony with the law that obtains at the place of the testator's residence.

There are two kinds of wills, namely, written or verbal, or noncupative. The latter, or spoken wills, depending upon proof of persons hearing the same, generally relate to personal property only, and are not recognized in all the states unless made within ten days previous to the death. Verbal or unwritten wills are usually unsafe, and even when well authenticated, often make expensive litigation; hence the necessity of having the wishes of the testator fully and clearly defined in a written will.

A will made by an unmarried woman is legally revoked by marriage; but she can take such legal steps in the settlement of her property, before marriage, as will empower her to dispose of the same as she may choose after marriage.

No husband can make a will that will deprive the wife of her right of dower in the property; but the husband can will the wife a certain amount in lieu of her dower, stating it to be in lieu thereof. Such bequests, however, will not exclude her from her dower, provided she prefers it to the bequest made in the will. Unless the husband states distinctly that the bequest is in lieu of the dower, she is entitled to both.

Property bequeathed must pay debts and encumbrances upon the same before its distribution can be made to the legatees of the estate.

Though property may be willed to a corporation, the corporation cannot accept such gift unless provision is made for so doing in its charter. A will may be revoked by marriage, a codicil, destruction of the will, disposing of the property devised in a will, or by the execution of another will.

The person making a will may appoint his executors, but no person can serve as such executor if he or she be an alien at the time of proving of the will; if he be under twenty-one years of age, a convict, a drunkard, a lunatic, or an imbecile. No person appointed

as an executor is obliged to serve, but may renounce his appointment by legal written notice, signed before two witnesses, which notice must be recorded by the officer before whom the will is proved.

In case a married woman possesses property, and dies without a will her husband is entitled to administer upon such property in preference to any one else, provided he be of sound mind.

Any device of property made to a subscribing witness is invalid, although the integrity of the will in other respects is not affected.

In all wills the testator's full name should be made at the end of such. If he be unable to write, he may have his hand guided in making a mark against the same. If he possesses a sound mind, and is conscious at the time of the import of this action, such mark renders the will valid.

Witnesses should always write their respective places of residence after their names, their signatures being written in the presence of the testator.

It should be stated, also, that these names are signed at the request of, and in the presence of the testator, and in the presence of each other.

Form of a Will

I, Paul Wood, of the City of Wilmington, being of sound and disposing mind and memory, do hereby make and publish this as and for my last will and testament, hereby revoking and making void every and all other will or wills by me at any time heretofore made. And first, I direct my executors hereinafter named to pay all my just debts, funeral expenses and the expense incident to the administration of my estate as soon as reasonably may be after my decease.

Item. I give, devise, and bequeath to my beloved wife Mary the, sum of ten thousand dollars, together with my dwelling-house, No 56 Temple street, with the lot on which it is erected, and all the furniture and plate therein contained, to hold the same to her, her heirs, executors, administrators, and assigns absolutely forever. I further give and bequeath to my said wife Mary an annuity of one thousand dollars to be paid to her in quarter annual payments during her life. And for the purpose of paying said annuity I direct my executors to retain the sum of twenty thousand dollars, to be

invested in good and lawful securities according to the terms of this, my will, and to collect and receive the income therefrom, and pay the same over to my said wife in the manner aforesaid as an annuity for her maintenance and support.

Item. I give and bequeath to each of my daughters, Bessie and Maud, the sum of five thousand dollars.

Item. I give and bequeath my gold watch and chain to my son John Woods.

Item. All the rest, residue and remainder of my estate, real, personal and mixed, I give, devise and bequeath to my four children, John, Mark, Bessie and Maud, their heirs, executors, administrators and assigns forever.

Item. I do hereby nominate my said wife Mary and my son John to be the executors of this my last will and testament. And do hereby nominate my said wife, Mary, to be guardian of my minor children. In witness whereof I have hereunto set my hand and seal this tenth day of June, A. D. 1902. PAUL WOOD.

Signed, sealed, published, and declared by Paul Wood, the above-named testator, as and for his last will and testament, in the presence of us who at his request, in his presence, and in the presence of each other, have hereunto subscribed our names as witness.

Ernest Boyd,
Edward Parker,
Harold Davis.

Form of a Codicil

Be it known unto all men by these presents, I, the said Paul Wood, of the City of Wilmington, gentleman, have made and declared my last will and testament, bearing date the —— day of ——— one thousand nine hundred and ——— : I, the said Paul Wood, by this present codicil, do ratify and confirm my said last will and testament, and do give and bequeath unto my dear brother, Harold Wood, the sum of three thousand dollars, lawful money of the United States, to be paid to the said Harold Wood, by my executor, out of my estate, within three months from the time of my decease : and my will and meaning is, that this codicil be adjudged to be part of my late will and testament ; and that all things therein mentioned, and contained, to be fully and amply performed in every

respect, as if the same were so delivered and set down in my said last will and testament.

Witness my hand, this ——— day of ———, one thousand nine hundred and———.

PAUL WOOD.

Signed, sealed, published, pronounced, and declared, by the said Paul Wood, as a codicil to his last will and testament, in the presence of us, the subscribers. H. W.
E. M.
Y. X.

ABBREVIATIONS IN COMMON USE.

A.

a. or @. (Ad.) To *or* at.
a. or aa. (ana.) In med., Of each the same quantity.
A.A.G. Assistant Adjutant General.
A. A. S. (Academiæ Americanæ Socius.) Fellow of the American Academy.
A. B. (Artium Baccalaureus.) Bachelor of Arts.
A. B. C. F. M. American Board of Commissioners for Foreign Missions.
Abp. Archbishop.
A.C. (Ante Christum.) Before Christ.
Acc. or *Acct.* Account.
Act. or *act.* Active.
A.D. (Anno Domini.) In the year of our Lord.
Ad lib (Ad libitum.) At pleasure.
Adm. Admiral.
Admr. Administrator.
Admx. Administratrix.
Æ., or *Æt.* (Ætatis.) Of age, aged.
Agt. Agent.
Al., or *Ala.* Alabama.
Alex. Alexander.
A. M. (Artium Magister.) Master of Arts—(Ante Meridiem.) Before noon.
Am. Amos; American.
Amer. American.
Amt. Amount.
An. (Anno.) In the year.
Anon. Anonymous.
Ans. Answer.
Apr. April.
Ark. Arkansas.
Asst. Assistant.
A. U. C. (Ab Urbe Conditâ.) In the year from the building of the city, *i. e.*, Rome.
Aug. August.
Av. Avenue.

B.

b. born.
B. A. British America; Bachelor of Arts.
Bart. or *Bt.* Baronet.
Bbl. Barrel, barrels.
B. C. Before Christ.
B. C. L. Bachelor of Civil Law.
B. D. Bachelor of Divinity.
Bd. Bond; Bound.
Benj. Benjamin.
Bk. Bank; Book.
B. L. Bachelor of Laws.
Bl. Barrel.
Bp. Bishop.
Br., or *Bro.* Brother.
Brig. Brigade; Brigadier.
Brig.-Genl. Brigadier-General.
Brit. Britain; British.

C.

C. (Centum.) A hundren; Cent.
Cal. California;--(Calendæ.) Calends.
Cant. Canticles.
Capt. Captain.
Cat. Catalogue.
Cath. Catholic.
C. A. S. (Connecticuttensis Academiæ Sociæ.) Fellow of the Connecticut Academy.
C. C. P. Court of Common Pleas.
C. E. Civil Engineer.
Cent. (Centum.) A hundred.
Cf. or *cf.* (Confer.) Compare.
C. H. Court-House; Custom-House.
Ch. Church; Chapter.
Chap. Chapter.
Chr. Christopher; Christian.
Chron. Chronicles.
C. J. Chief Justice.

Cld. or *cld.* Cleared.
C. M. Common Meter.
Co. Company; County.
C. O. D. Cash (or Collect) on Delivery.
Col. Colonel; Colossians.
Coll. College; Collector.
Comp. Compare; Comparative; Compound.
Con. (Contra.) In opposition; Against.
Con., or *Cr.* Contra; Credit.
Conn., Con., or *Ct.* Connecticut.
Const. Constable; Constitution.
Cor. Corinthians.
Cor. Mem. Corresponding Member.
Cor. Sec. Corresponding Secretary.
Cos. Cosino.
C. P. Court of Probate; Common Pleas.
Cr. Credit; Creditor.
Crim. Con. Criminal Conversation, or Adultery.
C. S. Court of Sessions.—(Custos Sigilli.) Keeper of the Seal.
Ct. Connecticut; Count; Court.
Ct., or *ct.* Cent.—Centum. A hundred.
Cts., or *cts.* Cents.
Cwt., or *cwt.* (Lat. Centum, a hundred, and Eng. weight.) A hundred weight.
Cyc. Cyclopædia.

D.

D., or *d.* (Denarius or denarii.) A penny, or pence.
Dan. Danish; Daniel.
D. C. District of Columbia.—(Da Capo.) Again, or From the beginning.
D. C. L. Doctor of Civil (or Canon) Law.
D. D. (Divinitatis Doctor.) Doctor of Divinity.
Dea. Deacon.
Dec. December.
Deft., or *deft.* Defendant.
Del. Delaware; Delegate.
Del. (Delineavit.) He (or she) drew it;—prefixed to the draftsman's name.
Dep. Deputy; Department.
Dept. Department; Deponent.
Deut. Deuteronomy.
Dft., or *dft.* Defendant.
D. G. (Dei Gratiâ.) By the grace of God.
Dic. Dictionary.
D. M. Doctor of Music.
Do., or *do.* (Ditto.) The same.
Dols., or *dols.* Dollars.
Doz., or *doz.* Dozen.
Dr. Debtor; Doctor; Dram.
Dwt. (Lat. Denarius and English weight) Pennyweight.

E.

E. East; Earl.
Eccl., or *Eccles.* Ecclesiastes; Ecclesiastical.
Ecclus. Ecclesiasticus.
Ed. Editor; Edition.
E. E. Errors excepted; Ells English.
e. g. (exempli gratiâ.) For example.
E. I. East Indies, or East India.
E. I. C. East India Company.
E. Long. East longitude.
E. N. E. East-North-East.
Eng. England; English.
Eph. Ephesians; Ephraim.
Esd. Esdras.
E. S. E. East-South-East.
Esq. or Esqr. Esquire.
Esth. Esther.
et al. (et alibi.) And elsewhere.—(et alii, or aliæ.) And others.
Etc., etc., or *&c.* (Et cæteri, cæteræ, or cætera.) And others; and so forth; and the like.
et seq. (et sequentes,

or et sequentia.) And the following.
Ex. Example; Exodus.
Exec., or *Exr.* Executor.
Execx. Executrix.
Exod. Exodus.
Ez., or *Ezr.* Ezra.
Ezek. Ezekiel.

F.

Fahr. Fahrenheit.
F. A. S. Fellow of the Society of Arts.
Feb. February.
Fec., or *fec.* (Fecit.) He (or she) did it.
Flor. Florida.
Fo., or *Fol.* Folio.
Fr. France; French.
F. R. G. S. Fellow of the Royal Geographical Society.
Fri. Friday.
F. R. S. Fellow of the Royal Society.
F. R. S. E. Fellow of the Royal Society, Edinburgh.
F. R. S. L. Fellow of the Royal Society of Literature.
F. S. A. Fellow of the Society of Arts.
Ft., or *ft.* Foot, feet; Fort.
Fur., or *fur.* Furlong.

G.

Ga. Georgia.
Gal. Galatians.
Gal., or *gal.* Gallon, gallons.
G. B. Great Britain.
G. C. B. Grand Cross of the Bath.
Gen. Genesis; General.
Gent. Gentleman.
Geo. George.
Geog. Geography.
Gov. Governor.
Gr. Greek; Gross.
Gr., or *gr.* Grain, grains.

H.

H., or *h.* Hour, hours.
Hab. Habakkuk.
Hag. Haggai.
H.B.M. His (or Her) Britannic Majesty.
Hebr. Hebrew; Hebrews.
H. E. I. C. Honorable East India Company.
Hhd., or *hhd.* Hogshead.
H.I.H. His (or Her) Imperial Highness.
H.M.S. His (or Her) Majesty's Steamer, Ship, or Service.
Hon. Honorable.
Hos. Hosea.
H. R. House of Representatives.
H. R. E.. Holy Roman Empire.
H.R.H. His (or Her) Royal Highness.
Hund. Hundred.

I.

Ia. Indiana.
Ib., Ibid. (Ibidem.) In the same place.
Id. (*Idem.*) The same
I. e., or *i. e.* (Id est.) That is.
I. H. S. (Iesus [or Jesus] Hominum Salvator.) Jesus the Savior of Men.
Ill. Illinois.
In. Inch, inches.
Ind. Indiana.
Incog. (Incognito.) Unknown.
In lim. (In limine.) At the outset.
I.N. R. I. (Iesus [or Jesus] Nazarenus, Rex Iudæorum [or Judæorum].) Jesus of Nazareth, King of the Jews.
Inst. Instant.
Io. Iowa.
I. O. O. F. Independent Order of Odd Fellows.
i. q. (*idem quod.*) The same as.
Is., or Isa. Isaiah.
It., or *Ital.* Italian; Italic.

J.

J. Judge.
J. A. Judge Advocate.
Jan. January.
J. C. Jesus Christ.
J. C. D. (Juris Civilis Doctor.) Doctor of Civil Law.
J. D. (Jurum Doctor.) Doctor of Laws.
Jer. Jeremiah.
Jno. John.
Jona. Jonathan.

Jos. Joseph.
Josh. Joshua.
J. P. Justice of the Peace.
J. Prob. Judge of Probate.
Jr., or *jr.* Junior.
J. U. D. (Juris Utriusque Doctor.) Doctor of Both Laws (*i. e.*, the Canon and the Civil Law).
Jud. Judith.
Judg. Judges.
Jun., *Junr.* Junior.

K.

K. King.
Kan. Kansas.
K. B. Knight of the Bath; King's Bench.
K. C. King's Council.
K. C. B. Knight Commander of the Bath.
Ken., or *Ky.* Kentucky.
K. G. C. Knight of the Grand Cross.
Ki. Kings.
Knt., or *Kt.* Knight.
Ky. Kentucky.

L.

L. Lady; Latin; Lord.
L., *lb.*, or *lb.* (Libra.) A pound, in weight.
L., *l.*, or £. A pound sterling.
La. Louisiana.
Lam. Lamentations.
Lat. Latin.
Lat., or *lat.* Latitude.
Lb., *lb.* or *lb.* (Libra.) A pound in weight.
L. c. Lower case.—(loce citato.) In the place before cited.
L. C. J. Lord Chief Justice.
Ld. Lord.
Lea., or *lea.* League.
Lev. Leviticus.
L. I. Long Island.
Lieut., or *Lt.* Lieutenant.
**LL. B.* (Legum Baccalaureus.) Bachelor of Laws.
*The initial letter is doubled to signify the plural.
LL. D. (Legum Doctor.) Doctor of Laws.
Lon., *Long.* Longitude.
Lou., or *La.* Louisiana.
Lp., or *Ldp.* Lordship.
L. S. (Locus Sigilli.) Place of the Seal.
L. S. D., or *l. s. d.* (Libra, Solidi, Denarii.) Pounds, Shillings, Pense.
Lt. Lieutenant.

M.

M. Marquis; Monsieur.—(Mille.) Thousand.—(Meridies.) Meridian, or noon.
M., or *m.* Mile, miles.
M. A. Master of Arts.
Mac., or *Macc.* Maccabees.
Mag. Magazine.
Maj. Major.
Maj.-Gen. Major-General.
Mal. Malachi.
Mar. March.
Mass., or *Ms.* Massachusetts.
Matt. Matthew.
M. B. (Medicinæ Baccalaureus.) Bachelor of Medicine.
M. C. Member of Congress.
M. D. (Medicinæ Doctor.) Doctor of Medicine.
Md. Maryland.
Mdlle. Mademoiselle.
M. E. Methodist Episcopal.
Me. Maine.
Mem. Memorandum.
Messrs., or *MM.* (Messieurs.) Gentlemen; Sirs.
Meth. Methodist.
Mi., or *Miss.* Mississippi.
Mic. Micah.
Mich. Michigan.
Min., or *min.* Minute, minutes.
Minn. Minnesota.
Mlle. Mademoiselle.
MM. Their Majesties.—(Messieurs.) Gentlemen. See LL. B.
Mme. Madame.
Mo. Missouri.
Mo., or *mo.* Month.
Mon. Monday.
Mons. Monsieur, or Sir.
Mos., or *mos.* Months.

M. P. Member of Parliament.
Mr. Master, or Mister.
M. R. I. Member of the Royal Institution.
Mrs. Mistress, or Missis.
MS. Manuscript.
MSS. Manuscripts.
Mt. Mount, or Mountain.
Mus. D., Mus. Doc., or *Mus. Doct.* Doctor of Music.

N.

N. North.
N., or *n.* Noun; Neuter.
N. A. North America.
Nah. Nahum.
Naut. Nautical.
N. B. New Brunswick.—(Nota Bene.) Note well, or take notice.
N. C. North Carolina.
N. E. North-East; New England.
Neb. Nebraska.
Neh. Nehemiah.
Nem. Con. (Nemine Contradicente.) No one contradicting; unanimously.
Nem. Diss. (Nemine Dissentiente.) No one dissenting.
Neut, or *neut.* Neuter.
N. F. New Foundland.
N. H. New Hampshire.
N. J. New Jersey.
N. Lat. North Latitude.
N.N.E. North-North East.
N.N.W. North-North-West.
No., or *no.* (Numero.) Number.
Nol Pros., or *Non pros.* (Non Prosequitur.) He does not prosecute:—a judgment entered against the plaintiff when he does not appear to prosecute.
Non Seq., or *non seq.* (Non sequitur.) It does not follow.
Nos. or *nos.* Numbers.
Nov. November.
N. P. New Providence; Notary Public.
N. S. Nova Scotia; New Style (since 1752).
N.T. New Testament.
Num., or *Numb.* Numbers.
N. W. North-West.
N. Y. New York.

O.

O. Ohio.
Ob., or *ob.* (Oblit.) Died.
Obad. Obadiah.
Obt., or *Obdt.* Obedient.
Oct. October.
Olym. Olympiad.
Or. Oregon.
O. S. Old Style (previously to 1752).
O. T. Old Testament.
Oz., or *oz.* Ounce, or ounces.
The *z* is here used to represent the character **, anciently an abbreviation for terminations.

P.

P., or *p.* Page; Part; Pipe.
Pa. Pennsylvania.
Pass., or *pass.* Passive.
Pd. Paid.
P. E. I. Prince Edward Island.
Penn. Pennsylvania.
Per an., or *per an.* (Per annum.) By the year.
Per cent., per cent., Per ct., or per ct. (Per centum.) By the hundred.
Ph. D. (Philosophiæ Doctor.) Doctor of Philosophy.
Phil. Philippians; Philemon.
Phila. Philadelphia.
Pinx., or *Pxt.* (Pinxit.) He (or she) painted it.
Pk., or *pk.* Peck.
Plff. Plaintiff.
P. M. Post-Master.—(Post Meridiem.) Afternoon.
P. O. Post-Office.
Pos., pos., Poss., or

poss. Possessive.
pp. Pages. See LL. B.
Pph., or *pph.* Pamphlet.
P. R. Prize Ring; Porto Rico.
Pres. President.
Prof. Professor.
Pro tem., or *pro tem.* (Pro tempore.) For the time being.
Prov. Proverbs.
Prox. (Proximo.) Next.
P. S. (Post Scriptum.) Postscript.
Ps. Psalm, or Psalms.
Pt. Pint; Point; Port.
Pwt., or *pwt.* Pennyweight.
Pxt., or *pxt.* Pinxit.) He (or she) painted it.

Q

Q. Question.
Q., or *qu.* Query; Question; Queen.
Q. C. Queen Council.
Q. d. (Quasi dicat.) As if he should say.
Q. E. D. (Quod Erat Demonstrandum.) Which was to be demonstrated.
Q.M.G. Quartermaster General.
Qr., or *qr.* Quarter (28 pounds); Farthing; Quire.
Qt., or *qt.* Quart; Quantity.
Q. v., or *q. v.* (Quod vide.) Which see.
Qy. Query.

R.

R. A. Royal Academy, or Academician.
R. E. Royal Engineers.
Rec. Sec. Recording Secretary.
Rev. Revelation; Revolution; Review; Revenue; Reverend.
R. I. Rhode Island.
R. N. Royal Navy.
Rom. Roman; Romans.
Rom. Cath. Roman Catholic.
R. R. Railroad.
Rt. Hon. Right Honorable.
Rt. Rev. Right Reverend.

S.

S. South; Shilling.
S. A. South America.
Sam. Samuel.
Sat. Saturday.
S. C. South Carolina.
Sc., or Sculp. (Sculpsit.) He (or she) engraved it.
Sch., or *sch.* Schooner.
Scil., or *Sc.* (Scilicet.) To wit; namely.
Sculp., or *Sculp.* (Sculpsit.) He (or she) engraved it.
S. E. South-East.
Sec. Secretary.
Sec., or *sec.* Second; Section.
Sen. Senate; Senator; Senior.
Sep., or *Sept.* September.
Serv., or *Servt.* Servant.
S. H. S. Societatis Historiæ Socius.) Fellow of the Historical Society.
S. J. C. Supreme Judicial Court.
S. Lat. South Latitude.
Sld., or sld. Sailed.
S. M. Short Meter.
Soc. Society.
Sq. ft., or *sq. ft.* Square feet.
Sq. in., or *sq. in.* Square inches.
Sq. m., or *sq. m.* Square miles.
SS., or *ss.* (Scilicet.) Namely:—(Semis.) Half.
S. S. E. South-South-East.
S. S. W. South-South-West.
St. Saint; Street; Strait.
S. T. D. (Sacræ Theologiæ Doctor.) Doctor of Divinity.
S. T. P. (Sacræ Theologiæ Professor.) Professor of Theology.
Su., or *Sun.* Sunday.
Subj., or *subj.* Subjunctive.
Supt. Superintendent.

Surg. Surgeon; Surgery.
S. W. South-West.

T.

Ten., or *Tenn.* Tennessee.
Tex. Texas.
Theo. Theodore.
Thess. Thessalonians.
Thurs. Thursday.
Tim. Timothy.
Tit. Titus.
Tr. Transpose.
Tu., or *Tues.* Tuesday.

U.

Ult., or ult. (Ultimo.) Last, or of the last month.
U. S. United States.
U.S.A. United States of America; United States Army.
U.S.M. United States Mail; United States Marine.
U.S.N. United States Navy.
U. S. V. United States Volunteers.
U. T. Utah Territory.

V.

V. Verb; Verse.
V. a., or *v. a.* Verb active.
Va. Virginia.
Vice-Pres. Vice-President.
Vid., or *vid.* (Vide.) See.
Vis., or *Visc.* Viscount.
Viz., or *viz.* (Videlicet.) Namely; to wit. (See Note under *Oz.*)
V. n., or *v. n.* Verb neuter.
Vol., or *vol.* Volume.
V. R. (Victoria Regina.) Queen Victoria.
Vs., or *vs.* (Versus.) Against, or in opposition.
Vt. Vermont.

W.

W. West; Welch.
Wed. Wednesday.
W. I. West Indies.
Wis., or *Wisc.* Wisconsin.
W. Lon. West Longitude.
Wm. William.
W.N.W. West-North-West.
W.S.W. West-South-West.
Wt., or *wt.* Weight.
W. Va. West Virginia.

X.

X., or *Xt.* Christ.
Xmas. Christmas.

Y.

Yd., or *yd.* Yard.
Ye, or *ye.* The.

Z.

Zach. Zachary.
Zech. Zechariah.
Zeph. Zephaniah.
Zoöl. Zoölogy.

DICTIONARY OF FOREIGN WORDS AND PHRASES.

(L., Latin; F., French; Ger., German; It., Italian; Sp., Spanish; Port., Portuguese; Gr., Greek.

Ab extra, L. From without.
Ab initio, L. From the beginning.
A bon marche, F. Cheap.
Ab origine, L. From the beginning.
Ab ovo, L. From the egg (or beginning).
Ab uno disce omnes, L. From one (instance) learn all.
Ab urbe condita, L. From the building of the city (Rome).
Ad aperturam, L. At the opening: as the book opens.
Ad captandum vulgus, L. To catch the rabble.
Ad extremum, L. To the extreme.
Ad finem, L. To the end.
Ad Græcas Calendas, L. At the Greek Kalends; never, as the Greeks had no Kalends.
Ad infinitum, L. To infinity.
Ad interim, L. In the meanwhile.
A discretion, F. At discretion; without restriction.
Ad libitum, L. At pleasure.
Ad literam, L. To the letter; letter for letter.
Ad nauseam, L. To disgust.
Ad referendum, L. To be further considered.
Ad valorem, L. According to the value.
Affaire d'amour, F. A love affair.
Affaire d'honneur, F. An affair of honor.
A fortiori, L. With stronger reason.
Agenda, L. Things to be done.
A la Francaise, F. After the French mode.
A l'Anglaise, F. After the English mode.
A la mode, F. According to the custom; in fashion.
Al fresco, It. In the open air; cool.
Alias, L. Otherwise.
Alibi, L. Elsewhere.
Allons, F. Let us go; come on.
Alma mater, L. Fostering mother; applied to a university.
Alter ego, L. Another self.
Amende honorable, F. Satisfactory apology; reparation.
A mensa et thoro, L. From board and bed.
Amor patriæ, L. Love of country.
Amour propre, F. Self-love; vanity.
Ancien regime, F. The old rule or system.
Anglice, L. In English.
Anno domini, L. In the year of our Lord.
Anno mundi, L. In the year of the world.
Annus mirabilis, L. The wonderful year.
Ante meridiem, L. Before noon.

A outrance, F. To the utmost; to the death.
A posteriori, L. From the effect to the cause.
A priori, L. From the cause to the effect.
Apropos, F. To the point; pertinently.
Aqua vitæ, L. Brandy; alcohol.
Argumentum ad hominem, L. Unexpected consequences pressed against a man from his own principles or conduct.
Arriere pensee, F. Afterthought; mental reservation.
Ars est celare artem, L. True art is to conceal art.
Ars longa, vita brevis, L. Art is long; life is short.
Audi alteram partem, L. Hear the other side.
Au pis aller, F. At the worst.
Aura popularis, L. The gale of popular favor.
Au revoir, F. Adieu till we meet again.
Auto da fe, Port. An act of faith; a name in Sp. and Port. given to the burning of Jews and heretics on account of their religious tenets.
Aut vincere aut mori, L. Either to conquer or die.
Avant coureur, F. A forerunner; the usual Eng. form is avant courier.
A vinculo matrimonii, L. From the tie of marriage.
Beau ideal, F. An imaginary standard of perfection.—Beau monde, F. The fashionable world.
Beaux esprits, F. Gay spirits; men of wit.
Bete noir, F. A black beast; a bugbear.
Billet doux, F. A short love-letter.
Bis dat qui cito dat, L. He gives twice who gives quickly.
Bona fide, L. In good faith.
Bon ami, F. Good friend.
Bon bon, F. A sweetmeat.
Bonhomie, F. Good nature; simplicity.
Bon jour, F. Good day; good morning.
Bon soir, F. Good evening.
Bonne, F. A nurse or governess.
Bonne et belle, F. Good and handsome.
Brevi manu, L. Without delay; summarily.
Brutum fulmen, L. A harmless thunder-bolt.
Cacoethes loquendi, L. An itch for speaking.
Cacoethes scribendi, L. An itch for writing.
Cætera desunt, L. The rest is wanting.
Cæteris paribus, L. Other things being equal.
Carpe diem, L. Enjoy the present day.
Caput mortuum, L. The worthless remains.
Casus belli, L. A cause of war; that which justifies war.
Centum, L. A hundred.
Chef, F. The head.
Chef de bataillon, F. A major.
Chef de cuisine, F. Head cook.
Chef d'œuvre, F. A masterpiece.
Chere amie, F. A dear friend; a mistress.
Cicerone, It. A guide.
Ci-devant, F. Formerly; late.
Comme il faut, F. As it should be.
Compos mentis, L. Of sound mind.

Comte, F. Count.—Countesse. Countess.
Con amore, It. With love or great pleasure.
Confer, L. Compare.
Confrere, F. An associate.
Conge d'elire, F. Leave to elect.
Conseil d'etat, F. A council of state.
Contra bonos mores, L. Against good manners or morals.
Corps diplomatique, F. A diplomatic body.
Corpus Christi, L. Christ's body.
Corpus delicti, L. The body, substance, or foundation of the offence.
Corrigenda, L. Things to be corrected.
Couleur de rose, F. Rose-color.
Coup d'etat, F. A sudden and decisive blow.—Coup de grace, F. Finishing stroke.—Coup de main, F. A vigorous attack to conquer a position. — Coup d'œil, F. A single view of anything.—Coup de soleil, F. Sunstroke.
Cui bono? L. For whose benefit is it?
Cuique suum, L. To every one his own.
Cul de sac, F. A passage not open at both ends.
Cum grano salis, L. With some allowance.
Cum privilegio, L. With privilege.
Currente calamo, L. With a running or rapid pen.
Custos rotulorum, L. The keeper of the rolls.
Da capo, It. From the beginning.
De facto, L. From the fact; really.
Dei gratia, L. By the grace of God.
De jure, L. By right.
De mortuis nil nisi bonum, L. Say nothing but good of the dead.
De nihilo nihil fit, L. Of nothing, nothing is made.
De novo, L. Anew; over again from the beginning.
Deo volente, L. God willing; by God's will; usually contracted into D. V.
De profundis, L. Out of the depths.
Dernier ressort, F. A last resource.
Desideratum, L. Any desirable improvement. — Desiderata, L. Things desired.
De trop, F. Too much.
Dies iræ, L. The day of wrath.
Dieu et mon droit, F. God and my right.
Disjecta membra, L. Scattered limbs or remains.
Distingue, F. Distinguished; eminent.
Divide et impera, L. Divide and rule.
Dolce far niente, It. Sweet idleness.
Double entente, F. Double meaning. Double entendre is incorrectly used in the same sense.
Dramatis personæ, L. The characters or persons represented in a drama.
Dulce domum, L. Sweet home; homewards.
Dum vivimus vivamus, L. While we live, let us live.
Eau de Cologne, F. Water of cologne; a perfume.—Eau de vie, F. Water of life; brandy.

Ecce homo, L. Behold the man.
Ecce signum, L. Behold the sign.
Égalite, F. Equality.
El Dorado, Sp. The golden land.
Emigre, F. An emigrant.
En arriere, F. In the rear.
En deshabille, F. In undress.
En echelon, F. In steps; like stairs.
En famille, F. In a domestic state.
Enfans perdus, F. Lost children; the forlorn hope.
En masse, F. In a body.
En passant, F. In passing; by the way.
En rapport, F. In relation; in connection.
En regle, F. In order; according to rule.
En route, F. On the way.
Entente cordiale, F. Evidence of cordial good will.
Entourage, F. Surroundings.
En tout, F. In all; wholly.
Entree, F. Access; course of dishes at table.—Entremets, F. Side dishes.—Entrepot, F. A warehouse.
Entre nous, F. Between ourselves.
E pluribus unum, L. One out of many; motto of the United States.
Ergo, L. Therefore.
Esprit de corps, F. The prevailing spirit which binds men as members of the same society or profession.
Esto perpetua, L. May it last forever.
Et cætera, L. And the rest; &c.
Et hoc genus omne, L. And everything of the kind.
Eureka, Gr. I have found it.
Ex adverso, L. From the opposite side.
Ex animo, L. With the soul; heartily.
Ex cathedra, L. From the chair, hence, with authority.
Excerpta, L. Extracts.
Exempli gratia, L. By way of example.
Exeunt and Exeunt omnes, L. All retire.
Ex nihilo nihil fit, L. Out of nothing, nothing comes.
Ex officio, L. By virtue of his office.
Ex parte, L. On one side only.
Experimentum crucis, L. A most searching test.
Ex post facto, L. After the deed is done.
Ex tempore, L. Without preparation.
Facile princeps, L. The admitted chief.
Facilis est descensus Averni, L. The descent to hell is easy; the road to evil is an easy one.
Fac simile, L. A close imitation.
Fait accompli, F. A thing already accomplished.
Fauteuil, F. An easy chair.
Faux pas, F. A false sign.
Fecit, L. He made it.
Felo de se, L. A suicide.
Femme de chambre, F. A chamber-maid.
Fete champetre, F. A rural festival.
Feu de joie, F. A firing of guns on any joyful occasion.
Fiat justitia, ruat cœlum, L. Let justice be done, though the heavens should fall.
Fidei defensor, L. Defender of the faith.

Finem respice, L. Look to the end.
Flagrante delicto, L. In the commission of the crime.
Fortiter in re, L. With firmness in acting.
Fortuna favet fortibus, L. Fortune favors the brave.
Fulmen brutum, L. A harmless thunder-bolt.
Garde du corps, F. A body-guard.
Garde mobile, F. A guard liable for general service.
Gens d'armes, F. Armed police.
Gloria in excelsis, L. Glory to God in the highest.
Gloria Patri, L. Glory to the Father.
Haud passibus æquis, L. Not with equal steps.
Hic et ubique, L. Here and everywhere.
Hic jacet, L. Here lies—used on epitaphs.
Hic sepultus, L. Here buried.
Hoi polloi, Gr. The rabble.
Honi soit qui mal y pense, F. Evil be to him who evil thinks.
Hors de combat, F. Out of condition to fight.
Hortus siccus, L. A collection of dried plants.
Hotel de ville, F. A town-hall.
Hotel des Invalides, F. The military hospital in Paris.
Humanum est errare, L. To err is human.
Ibidem, L. In the same place.
Ich dien, prov. Ger. I serve.
Idem, L. The same.
Id est, usually contracted into i. e., L. That is.
Imperium in imperio, L. A government within a government.
Imprimatur, L. Let it be printed.
Imprimis, L. In the first place.
In æternum, L. Forever.
In armis, L. Under arms.
In articulo mortis, L. At the point of death.
Index expurgatorius, L. A list of prohibited books.
In esse, L. In being.
In extenso, L. At full length.
In extremis, L. At the point of death.
In flagrante delico, L. Taken in the act.
In forma pauperis, L. As a poor person.
Infra, L. Below.
Infra dignitatem, L. Below one's dignity—often abbreviated into infra dig.
In hoc statu, L. In this state or condition.
In limine, L. At the threshold.
In loco, L. In the place.
In loco parentis, L. In the place of a parent.
In medias res, L. In the midst of things.
In memoriam, L. To the memory of.
In nomine, L. In the name of.
In nubibus, L. In the clouds.
In pace, L. In peace.
In perpetuum, L. Forever.
In posse, L. In possible existence.
In propria persona, L. In one's own person.
In re, L. In the matter of.
In situ, L. In its natural position.
Instanter, L. Instantly.
In statu quo, L. In the state in which it was.
Inter alia, L. Among other things.
Interim, L. In the meantime.
In terrorem, L. As a warning.

In toto, L. In the whole; entirely.
In transitu, L. On the passage.
Ipse dixit, L. He himself said it; a piece of dogmatism.
Ipsissima verba, L. The very words.—Ipsissimis verbis. In the very words.
Ipso facto, L. In the fact itself.
Jet d'eau, F. A jet of water.
Jeu d'esprit, F. A play of spirit; a witticism.
Jure divino, L. By divine law.
Jus gentium, L. The law of nations.
Labor omnia vincit, L. Labor conquers everything.
Laissez faire, F. Let alone.
Lapsus calami, L. A slip of the pen.—Lapsus linguæ, L. A slip of the tongue.—Lapsus memoriæ, L. A slip of the memory.
Laus Deo, L. Praise to God.
Le pas, F. Precedence in place or rank.
Le roi le veut, F. The king wills it.
Le tout ensemble, F. All together.
Lese-majeste, F. High treason.
Lettre de cachet, F. A sealed letter; a royal warrant.
Lettre de marque, F. A letter of marque or reprisal.
Lex non scripta, L. The unwritten law.
Lex scripta, L. The written law; the statute law.
Lex talionis, L. The law of retaliation.
Lingua Franca, It. The Frank tongue; the mixed language spoken by Europeans in the East.
Locum tenens, L. One holding the place.
Locus standi, L. A right to interfere.
Lusus naturæ, L. A sport or freak of nature.

Magnum bonum, L. A great good.
Magnum opus, L. A great work.
Maitre d'hotel, F. A house-steward.
Mal a propos, F. Ill-timed.
Malum in se, L. An evil in itself.
Manu propria, L. With one's own hand.
Materia medica, L. Substances used in the preparation of medicine.
Mauvaise honte, F. False modesty.
Memento mori, L. Remember death.
Mens conscia recti, L. A mind conscious of right.
Mens sana in corpore sano, L. A sound mind in a sound body.
Mesalliance, F. Marriage with one of lower station.
Meum et tuum, L. Mine and thine.
Mirabile dictu, L. Wonderful to be told.
Modus operandi, L. The manner of operation.
Mon ami, F. My friend.
More suo, L. In his own way.
Motu proprio, L. Of his own accord.
Multum in parvo, L. Much in little.
Nee, F. Born; family or maiden name.
Nemine contradicente, L. No one speaking in opposition.

Nemine dissentiente, L. No one dissenting.
Nemo me impune lacessit, L. No one provokes me with impunity.
Ne plus ultra, L. The uttermost point.
Nil desperandum, L. Never despair.
Nisi Dominus, frustra. Unless the Lord, in vain.
Nisi prius, L. Unless previously —a name given to the sittings of juries in civil cases.
Noblesse oblige, F. Rank imposes obligations.
Nolens volens, L. Whether he will or not.
Noli me tangere, L. Don't touch me.
Nolle prosequi, L. To be unwilling to proceed.
Nom de plume, F. An assumed title, as by a literary person.
Nom de guerre, F. An assumed name.
Non compos mentis, L. Not sound of mind.
Non est inventus, L. He has not been found.
Non multa, sed multum, L. Not many things, but much.
Non sequitur, L. It does not follow; an unwarranted conclusion.
Nota bene, usually contracted into N. B., L. Mark well; notice particularly.
Notre Dame, F. Our Lady.
Novus homo, L. A new man; one who has raised himself from obscurity.
Nulli secundus, L. Second to none.
Obsta principiis, L. Resist the first beginnings.
Odium theologicum, L. The hatred of theologians.
Omnia vincit amor, L. Love conquers all things.
On dit, F. They say.
Onus probandi, L. The burden of proving.
Ora pro nobis, L. Pray for us.
Otium cum dignitate, L. Ease with dignity; dignified leisure.
Par excellence, F. By way of eminence.
Pari passu, L. With equal pace.
Passim, L. Everywhere; all through.
Pater noster, L. Our Father— a term applied to the Lord's Prayer.
Peccavi, L. I have sinned.
Per annum, L. By the year.
Per centum, L. Usually contracted per cent., by the hundred; each hundred.
Per contra, L. By the opposite; contrariwise.
Per se, L. By itself.
Personnel, F. The persons employed in any service, as distinguished from the *Matériel.*
Petit, F. Small.
Petitio principii, L. A begging of the question.
Pinxit, L. He painted it.
Pis aller, F. The last or worst shift.
Plebs, L. The common people.
Pons asinorum, L. The bridge of the asses—a name given to the fifth proposition of the first book of Euclid.
Posse comitatus, L. The power of the county.
Poste restante, F. To remain till called for.
Post mortem, L. After death.
Post obitum, L. After death.

Pour prendre congé, F. To take leave.—Abbreviated *p. p. c.*
Prescriptum, L. A thing prescribed.
Prima facie, L. On the first view.
Pro aris et focis, L. For our altars and firesides.
Probatum est, L. It is proved.
Pro bono publico, L. For the public good.
Proces verbal, F. A written statement.
Pro et con, L. For and against.
Pro forma, L. For the sake of form.
Pro patria, L. For our country.
Pro rata, L. In proportion.
Pro re nata, L. For a special emergency; special.
Pro tanto, L. For so much.
Pro tempore, L. For the time being.
Quære, L. Query.
Quantum libet, L. As much as pleases you.
Quantum sufficit, L. As much as is sufficient.
Quasi, L. As is; in a manner.
Quid nunc, L. What now; a newsmonger.
Quid pro quo, L. One thing for another.
Qui vive? F. Who goes there? on the *qui vive,* on the alert.
Quod erat demonstrandum, L. Which was to be proved or demonstrated.
Quod vide, L. Which see.
Quondam, L. That was formerly.
Rara avis, L. A rare bird; a prodigy.
Reductio ad absurdum, L. A reducing to an absurdity.
Renaissance, F. Revival, as of letters or art.
Rentes, F. Funds bearing interest; stocks.
Requiescat in pace, L. May he rest in peace.
Resurgam, L. I shall rise again.
Revenons á nos meutons, F. Let us return to our subject.
Sanctum sanctorum, L. The holy of holies.
Sang froid, F. Cold blood; coolness.
Sartor resartus, L. The tailor mended.
Satis verborum, L. Enough of words.
Scilicet, L. To wit, namely.
Scire facias, L. Make it known, show cause.
Secundum artem, L. According to art or rule.
Semper idem, L. Always the same.
Semper paratus, L. Always ready.
Seriatim, L. In regular order.
Sic passim, L. So everywhere.
Sic iter ad astra, L. Such is the way to the stars (immortality).
Sic transit gloria mundi, L. So earthly glory passes away.
Similia similibus curantur, L. Like things are cured by like things.
Si monumentum quæris, circumspice, L. If you seek his monument, look around.
Sine die, L. Without a day appointed.
Sine qua non, L. An indispensable condition.
Soi-disant, F. Self-styled.
Status quo, L. The state in which.

Suaviter in modo, fortiter in re, L. Gentle in manners, resolute in deed.
Sub judice, L. Under consideration.
Sub rosa, L. Privately.
Sui generis, L. Of its own kind.
Summum bonum, L. The chief good.
Supra, L. Above.
Suum cuique, L. Let each have his own.

Table d'hote, F. A common table, at which the landlord presides.
Tabula rasa, L. A smooth table, a mere blank.
Tempora mutantur, et nos mutamur in illis, L. The times are changed, and we are changed with them.
Tempus fugit, L. Time flies.
Terra firma, L. Solid earth.
Terra incognita, L. An unknown country.
Téte-á-téte, F. Private conversation.
To kalon, Gr. The beautiful.
Tout ensemble, F. The whole taken together.
Ut supra, L. As above stated.
Ultima ratio regum, L. The last reason of kings, that is, war.
Ultima Thule, L. The utmost boundary or limit.
Una voce, L. With one voice.
Un fait accompli, F. An accomplished fact.
Usque ad nauseam, L. To disgust.
Ut infra, L. As below.

Vade mecum, L. Go with me; a constant companion.
Væ victis, L. Woe to the vanquished.
Vale, L. Farewell.
Valet de chambre, F. An attendant; a footman.
Veni, vidi, vici, L. I came, I saw, I conquered.
Verbatim et literatim, mid L. Word for word and letter for letter.
Verbum sat sapienti, L. A word is enough for a wise man.
Vexata quæstio, L. A disputed question.
Vice, L. In the place of.
Vice versa, L. The reverse.
Videlicet, L. To wit; namely.
Vi et armis, L. By main force.
Vinculum matrimonii, L. The bond of marriage.
Vis inertiæ, L. The resistance of inanimate matter.
Vivat regina, L. Long live the queen!
Vivat rex, L. Long live the king!
Viva voce, L. By the living voice.
Vive la bagatelle, F. Success to trifles.
Vive la republique, F. Long live the republic!
Vive l'empereur, F. Long live the emperor!
Voilá, F. Behold, there is or there are.
Vox et præterea nihil, L. Sound and nothing more.
Vox populi, vox Dei, L. The voice of the people is the voice of God.
Vulgo, L. Commonly.

DICTIONARY OF PROVERBS AND QUOTATIONS.

From Scriptural Sources.

A false balance is an abomination to the Lord; but a just weight is His delight.

A fool uttereth all his mind; but a wise man keepeth it till afterwards.

A fool's wrath is presently known; but a prudent man covereth shame.

A good name is rather to be chosen than great riches, and loving favor rather than silver and gold.

A man that has friends must show himself friendly; and there is a friend that sticketh closer than a brother.

A man of understanding holdeth his peace.

A man's pride shall bring him low; but honor shall uphold the humble in spirit.

A merry heart doeth good like a medicine; but a broken spirit drieth the bones.

A righteous man regardeth the life of his beast; but the tender mercies of the wicked are cruel.

A soft answer turneth away wrath; but grievous words stir up anger.

A virtuous woman is a crown to her husband; but she that maketh ashamed is as rottenness in his bones.

A wise son maketh a glad father; but a foolish son is the heaviness of his mother.

A word fitly spoken is like apples of gold in pictures of silver.

As a bird that wandereth from her nest, so is a man that wandereth from his place.

As a dog returneth to his vomit, so a fool returneth to his folly.

As a jewel of gold on a swine's snout, so is a fair woman who is without discretion.

As a madman who casteth firebrands, arrows, and death, so is the man that deceiveth his neighbor, and saith, Am not I in sport?

As the crackling of thorns under a pot, so is the laughter of a fool.

As the whirlwind passeth, so is the wicked no more; but the righteous is an everlasting foundation.

As vinegar to the teeth, and as smoke to the eyes, so is the sluggard to them that send him.

Be thou diligent to know the state of thy flocks, and look well to thy herds; for riches are not forever.
Before honor is humility.
Better is a dry morsel and quietness therewith, than a house full of sacrifices with strife.
Better is a dinner of herbs where love is, than a stalled ox and hatred therewith.
Better is a little with righteousness, than great revenues without right.
Blessings are upon the head of the just: but violence covereth the mouth of the wicked.
Boast not thyself of to-morrow; for thou knowest not what a day may bring forth.
By much slothfulness the building decayeth; and through idleness of the hands the house droppeth through.
By pride cometh contention.
Cast thy bread upon the waters, for thou shalt find it after many days.
Even a fool, when he holdeth his peace, is counted wise; and he that shutteth his mouth esteemed a man of understanding.
Faithful are the wounds of a friend; but the kisses of an enemy are deceitful.
Favor is deceitful, and beauty is vain; but a woman that feareth the Lord, she shall be praised.
Fear God, and keep his commandments; for this is the whole duty of man.
For men to search their own glory is not glory. (To talk of their own doings.)
Go from the presence of the foolish man, when thou preceivest not in him the lips of knowledge.
Go to the ant, thou sluggard; consider her ways and be wise.
God hath made man upright, but they have sought out many inventions.
He becometh poor that dealeth with a slack hand; but the hand of the diligent maketh rich.
He that observeth the wind shall not sow, and he that regardeth the clouds shall not reap.
He that passeth by, and meddleth with strife belonging not to him, is like one that taketh a dog by the ears.
He that is slow to anger is better than the mighty, and he that ruleth his spirit than he that taketh a city.
He that loveth pleasure shall be a poor man; he that loveth wine and oil shall not be rich.
He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.
He that is of a merry heart hath a continual feast.

He that is first in his own cause seemeth just; but his neighbor cometh and searcheth him.
He that hath pity upon the poor lendeth to the Lord; and that which he hath given will he pay him again.
He that hideth hatred with lying lips, and he that uttereth a slander, is a fool.
He that spareth the rod hateth his son; but he that loveth him chasteneth betimes.
He that gathereth in summer is a wise son; but he that sleepeth in harvest is a son that causes shame.
He that walketh uprightly walketh surely; but he that perverteth his ways shall be known.
He that is surety for a stranger shall smart for it; and he that hateth suretyship is sure.
He that keepeth [silent] his mouth, keepeth his life; but he that openeth wide his lips shall have destruction.
He that troubleth his own house shall inherit the wind; and the fool shall be servant of the wise of heart.
Heaviness in the heart of a man maketh it stoop; but a good word maketh it glad.
Hell and destruction are never full; so the eyes of man are never satisfied.
His own iniquities shall take the wicked himself, and he shall be holden with the cord of his own sins.
Hope deferred maketh the heart sick.
If sinners entice thee, consent thou not.
If the iron be blunt, and he do not whet the edge, then must he put to more strength; but wisdom is profitable to direct.
If thine enemy be hungry, give him bread to eat; and if he be thirsty, give him water to drink; for thou shalt heap coals of fire upon his head, and the Lord shall reward thee.
If thou faint in the day of adversity, thy strength is small.
If ye cast pearls before swine, they will turn again and rend you.
In all labor there is profit: but the talk of the lips tendeth only to penury.
Iron sharpeneth iron; so a man sharpeneth the countenance of his friend.
It is nought, it is nought, saith the buyer; but when he is gone his way, then he boasteth.
It is better to dwell in a corner of the house-top, than with a brawling woman in a wide house.
Let another man praise thee, and not thine own mouth; a stranger, and not thine own lips.
Love not sleep, lest thou come to poverty; open thine eyes, and thou shalt be satisfied with bread.

Much food is in the tillage of the poor; but there is that is destroyed for want of judgment.
Of making many books there is no end; and much study is a weariness of the flesh.
Pride goeth before destruction, and a haughty spirit before a fall.
Remove not the old land mark; and enter not into the fields of the fatherless.
Reprove not a scorner lest he hate thee; rebuke a wise man and he will love thee.
Righteousness exalteth a nation; but sin is a reproach to any people.
Say not unto thy neighbor, Go, and come again, and to-morrow I will give when thou hast it by thee.
Seest thou a man diligent in his business; he shall stand before kings; he shall not stand before mean men.
Seest thou a man that is hasty in his words; there is more hope of a fool than of him.
Strive not with a man without cause, if he have done thee no harm.
The blessing of the Lord, it maketh rich, and he addeth no sorrow with it.
The curse causeless shall not come.
The drunkard and the glutton shall come to poverty; and drowsiness shall clothe a man with rags.
The hand of the diligent shall bear rule; but the slothful shall be under tribute.
The labor of the righteous tendeth to life, the fruit of the wicked to sin.
The memory of the just is blessed; but the name of the wicked shall rot.
The race is not to the swift, nor the battle to the strong.
The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out.
The rich man's wealth is his strong city; the destruction of the poor is their poverty.
The rich ruleth over the poor; and the borrower is servant to the lender.
The simple believeth every word; but the prudent man looketh well to his going.
The sleep of the laboring man is sweet, whether he eat little or much; but the abundance of the rich will not suffer him to sleep.
The sluggard will not plow by reason of the cold; therefore shall he beg in harvest, and have nothing.
The slothful man saith, There is a lion without; I shall be slain in the streets.
The poor is hated even of his neighbor; but the rich hath many friends.

The profit of the earth is for all; the king himself is served by the field.

The upright shall dwell in the land, and the perfect shall remain in it; but the wicked shall be cut off from the earth, and the transgressor shall be rooted out of it.

The wicked flee when no man pursueth; but the righteous are bold as a lion.

The wise shall inherit glory; but shame shall be the promotion of fools.

There is that maketh himself rich, yet hath nothing; there is that maketh himself poor, yet hath great riches.

There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but is tendeth to povery.

To all the living there is hope; a living dog is better than a dead lion.

Train up a child in the way he should go, and when he is old he will not depart from it.

Treasures of wickedness profit nothing; but righteousness delivereth from death.

Wealth makes many friends; but the poor is separated from his neighbor.

Whatsoever thy hand findeth to do, do it with thy might, for there is no work, nor device, nor knowledge, nor wisdom in the grave, whither thou goest.

When goods increase, they are increased that eat them; and what good is there to the owners thereof, saving the beholding of them with their eyes.

Where no counsel is, the people fall; but in the multitude of counsellors there is safety.

Where no wood is, then the fire goeth out; so where there is no talebearer, the strife ceaseth.

When pride cometh, then cometh shame; but with the lowly is wisdom.

Who can find a virtuous woman? for her price is far above rubies.

Whoso findeth a wife findeth a good thing, and obtaineth favor of the Lord.

Wine is a mocker, strong drink is raging; and whosoever is deceived thereby is not wise.

Withdraw thy foot from thy neighbor's house, lest he be weary of thee, and so hate thee.

Withhold not good from them to whom it is due, when it is in the power of thine hand to do.

Yet a little sleep, a little slumber, a little folding of the hands to sleep; so shall thy poverty come as one that traveleth, and thy want as an armed man.

Secular Sources.

A bad workman quarrels with his tools.
A bird in the hand is worth two in a bush.
A happy heart makes a blooming visage.
Absence cools moderate passions, and inflames violent ones.
A burden which one chooses is not felt.
A cat may look at a king.
Aching teeth are ill tenants.
A chip of the old block.
A clear conscience fears no accusation.
A contented mind is a continual feast.
A creaking door hangs long on the hinges.
A day after the feast.
A drowning man will catch at a straw.
Adversity flattereth no man.
A fat kitchen makes a lean will.
A fault confessed is half redressed.
A fool and his money are soon parted.
A fool can make money; it requires a wise man to spend it.
A fool may give a wise man counsel.
A fool's bolt is soon shot.
After death the doctor.
After dinner sit awhile, after supper walk a mile.
After meat, mustard.
A friend in need is a friend indeed.
A full purse never lacks friends.
A gentleman without a living is like a pudding without suet.
A good layer-up is a good layer-out.
A good maxim is never out of season.
A good name keeps its luster in the dark.
A good servant makes a good master.
A good word is as soon said as an ill one.
A goose cannot graze after him.
A great dowry is a bed full of troubles.
Agues come on horseback, but go away on foot.
A guilty conscience needs no accuser.
A hair of the dog that bit him.
A handful of good life is better than a bushel of learning.
A hungry man's an angry man.
A king's favor is no inheritance.
A libertine's life is not a life of liberty.
A lie has no legs, but scandal has wings.
A light-heeled mother makes a heavy-heeled daughter.
A light purse is a heavy curse.
A little body doth often harbor a great soul.
A little leak will sink a great ship.
A little pot is soon hot.
All are not friends that speak us fair.
All are not hunters that blow the horn.
All are not thieves that dogs bark at.
All feet tread not in one shoe.
All gone to sixes and sevens (confusion and ruin).
All is fish that comes to the net.
All is not gain that is got into the purse.

All is not gold that glitters.
All lay hold on the willing horse.
All the honesty is in the parting.
All the fat's in the fire.
All things are soon prepared in a well-ordered house.
All work and no play makes Jack a dull boy.
Almost and very nigh, save many a lie.
Always put the saddle on the right horse.
A man forewarned is forearmed.
A man may buy gold too dear.
A man may cause his own dog to bite him.
A man may hold his tongue in an ill time.
A man may lose his goods for want of demanding them.
A man must ask his wife leave to thrive.
A man never surfeits too much honesty.
A man without reason is a beast in season.
A miss is as good as a mile.
An apple, an egg, and a nut, you may eat after a slut.
An empty purse fills the face with wrinkles.
An evil lesson is soon learned.
Anger dieth quickly with a good man.
An honest man's word is as good as his bond.
An hour in the morning is worth two in the afternoon.
A nice wife and a back-door often make a rich man poor.
An idle brain is the devil's workshop.
An oak is not felled with one blow.
An obedient wife commands her husband.
A nod from a lord is a breakfast for a fool.
An old knave is no babe.
An old sack asketh much patching.
An ounce of mother wit is worth a pound of clergy.
Antiquity is not always a mark of verity.
An unlawful oath is better broke than kept.
Anything for a quiet life.
A penny saved is a penny earned.
A pin a day is a groat a year.
A pitcher goes often to the well, but is broken at last.
A quiet conscience sleeps in thunder.
A quiet tongue shows a wise head.
A rolling stone gathers no moss.
A rotten apple injures its companions.
A rotten sheep infects the whole flock.
A single fact is worth a shipload of argument.
A small pack becomes a small peddler.
A small spark makes a great fire.
A smart reproof is better than smooth deceit.
A spur in the head is worth two in the heel.
As the bell is, so is the clapper.
As the crow is, the egg will be.
As the fool thinks the bell clinks.
As the old cock crows, the young cock learns.
A stitch in time saves nine.
As welcome as flowers in May.
As you make your bed, so must you lie on it.
As you sow, so shall you reap.
A tree is known by its fruit.
A wager is a fool's argument.

A willful man will have his way.
A willing mind makes a light foot.
A word before is worth two behind.
Aye be as merry as you can.
Bachelors' wives and maids' children are always well taught.
Beauty is a blossom.
Beauty is no inheritance.
Before thou marry, be sure of a house wherein to tarry.
Beggars have no right to be choosers.
Be it for better, or be it for worse, be ruled by him that beareth the purse.
Be not too hasty to outbid another.
Be slow to promise, and quick to perform.
Better do it than wish it done.
Better go around than fall into the ditch.
Better known than trusted.
Better late than never.
Better ride on an ass that carries me, than a horse that throws me.
Better to be alone than in bad company.
Better to be beaten than to be in bad company.
Better to bend than to break.
Better to go to bed supperless than to rise in debt.
Between two stools we come to the ground.
Birds of a feather flock together.
Birth is much, but breeding is more.
Borrowed garments never fit well.
Brag is a good dog, but Holdfast is better.
Bread at pleasure, drink by measure.
Brevity is the soul of wit.
Building and marrying of children are great wasters.
Burning the candle at both ends.
Business is the salt of life.
Buy at a market, but sell at home.
By others' faults wise men correct their own.
"Can do," is easily carried.
Care killed a cat.
Carrying coals to Newcastle.
Catch not at the shadow, and lose the substance.
Catch the bear before you sell his skin.
Change of fortune is the lot of life.
Charity begins at home, but does not end there.
Cheating play never thrives.
Children and chickens must be always picking.
Children are uncertain comforts.
Children suck the mother when they are young, and the father when they are old.
Climb not too high, lest the fall be the greater.
Confession of a fault makes half amends for it.
Confine your tongue, lest it confine you.
Conscience is never dilatory in her warnings.
Conscience is the chamber of justice.
Constant occupation prevents temptation.
Content is the true philosopher's stone.
Contentment to the mind is as light to the eye.
Conviviality should ever be free from intemperance.

Courtesy on one side never lasts long.
Covet not that which belongs to others.
Craft bringeth nothing home.
Custom is a second nature.
Cut and come again.
Cut your coat according to your cloth.
Daub yourself with honey, and you will have plenty of flies.
Death is deaf, and hears no denial.
Death keeps no calendar.
Debt is the worst kind of poverty.
Deeds are fruits, words are but leaves.
Deep rivers move with silent majesty, shallow brooks are noisy.
Defer not till the evening what the morning may accomplish.
Delays are dangerous.
Deliberate slowly, execute promptly.
Depend not on fortune, but on conduct.
Dependence is a poor trade to follow.
Deride not any man's infirmities.
Desires are nourished by delays.
Deserve success, and you shall command it.
Despise none.
Despair of none.
Diligence is the mistress of success.
Diseases are the interest paid for pleasures.
Do as the most do, and fewest will speak evil of you. [In most cases this would be a bad advice.]
Do as you would be done by.
Dogs wag their tails not so much in love to you as to your bread.
Doing nothing is doing ill.
Do not burn daylight upon it.
Do not halloo till you are out of the wood.
Do not make fish of one and flesh of another.
Do not rip up old sores.
Do not spur a free horse.
Do not throw your opinions in everybody's teeth.
Don't be all your days trotting in a cabbage leaf.
Don't buy a pig in a poke.
Don't measure other people's corn by your bushel.
Don't neglect to feather your nest.
Don't run away with more than you can carry.
Don't value a gem by what it is set in.
Do what thou oughtest, and come what can.
Down with the dust [pay with the money].
Drunkenness is a pair of spectacles to see the devil and all his works.
Drunkenness reduces a man below the standard of a brute.
Eagles fly alone, but sheep flock together.
Early to bed and early to rise,
Makes a man healthy, wealthy and wise.
Eat what you like, but pocket nothing.
Empty vessels make the greatest sound.
Enough is as good as a feast.
Entertain honor with humility, and poverty with patience.
Evening oats are good morning's fodder.
Ever drunk, ever dry.

Ever spare and ever have.
Every bean has its black.
Every dog hath his day.
Everybody's business is nobody's business.
Every couple is not a pair.
Every herring must hang by its own head.
Every Jack has his Jill.
Every man is the architect of his own fortune.
Every one for himself and God for us all.
Every one puts his fault on the times.
Every one to his own liking, as the old woman said when she kissed her cow.
Every path hath a puddle.
Every shoe fits not every foot.
Everything hath an end, and a pudding hath two.
Everything is good in its season.
Everything is the worse for wearing.
Example teach more than precept.
Experience is the mother of science.
Experience teaches fools.
Evil communications corrupt good manners.
Evil gotten, evil spent.
Faint heart never won fair lady.
Fair and softly go far in a day.
Fair words make fools vain.
Fall not out with a friend for a trifle.
False friends are worse than open enemies.
Fancy may bolt bran and think it flour.
Far-fetched and dear bought is good for ladies.
Fat paunches make lean pates.
Fat sorrow is better than lean sorrow.
Few take care to live well, but many to live long.
Fiddler's fare—meat, drink and money.
Fine feathers make fine birds.
Fine words butter no parsnips.
Fire and water are good servants, but bad masters.
Fire is not to be quenched with tow.
First deserve and then desire.
Fly pleasure and it will follow thee.
Fools make feasts, and wise men eat them.
Fools should never see half-done work.
Fools tie knots, and wise men loose them.
Fools will be meddling.
Forbearance is no acquittance.
Forgive and forget.
Forgive any sooner than thyself.
Fortune favors the brave.
Fortune has no power over discretion.
Fortune knocks once at least at every man's gate.
For want of company, welcome trumpery.
From fame to infamy is a beaten road.
Gather thistles except prickles.
Gentry sent to market will not buy one bushel of corn.
Get thy spindle and distaff ready and God will send flax.
Give a dog an ill name and hang him.
Give a rogue rope enough, and he will hang himself.
Give it plenty of elbow grease [hard rubbing].
Give the devil his due.

God help the rich, the poor can beg.
God helps those who help themselves.
God send you more wit, and me more money.
God tempers the wind to the shorn lambs.
Go farther and fare worse.
Good counsel is above all price.
Good harvests make men prodigal, bad ones provident.
Good to be merry at meat.
Good ware makes quick markets.
Good wine needs no bush.
Good words cost nothing, but are worth much.
Goods are not theirs who enjoy them.
Gossiping and lying go hand in hand.
Grasp all, lose all.
Great barkers are no biters.
Great cry and little wool.
Great gain and little pain make a man soon weary.
Half a loaf is better than no bread.
Handsome is that handsome does.
Happy is he whose friends were born before him.
Happy is he who knows his follies in his youth.
Happy is the wooing that is not long in doing.
Harm watch, harm catch.
Hasty resolutions seldom speed well.
Have not thy cloak to make when it begins to rain.
Hear twice before you speak once.
He dances well to whom fortune pipes.
He doubles his gift who gives in time.
He fights with his own shadow.
He giveth twice that gives in a trice.
He has a bee in his bonnet.
He has brought his noble to ninepence.
He has had a bit upon his bridle.
He is a wise man who speaks little.
He is proper that hath proper conditions.
He knows not a B from a bull's foot.
He knows not a hawk from a handsaw.
He lacks most that longs most.
Hell is paved with good intentions.
Help the lame dog over the stile.
He liveth long that liveth well.
He'll find some hole to creep out at.
He loses nothing for the asking.
He loseth his thanks who promiseth and delayeth.
He loseth nothing that keeps God for his friend.
He loves roast meat well that licks the spit.
He may well be contented who needs neither borrow nor flatter.
He must needs run whom the devil drives.
He must stoop that hath a low door.
He plays well that wins.
He's a Jack in office.
He's gone upon a sleeveless errand.
He that always complains is never pitied.
He that blows in the dust fills his eyes.

He that falls in an evil cause falls in the devil's frying-pan.
He that goes a-borrowing goes a-sorrowing.
He that has no shame has no conscience.
He that has no silver in his purse should have silver on his tongue.
He that hath a good harvest may be content with some thistles.
He that is angry is seldom at ease.
He that is warm thinks all are so.
He that lendeth loseth double. [Loses both his money and his friend.]
He that licks honey from thorns pays too dear for it.
He that lies down with dogs must expect to rise with fleas.
He that lives not well one year sorrows for it seven.
He that liveth wickedly can hardly die honestly.
He that reckons without his host must reckon again.
He that runs fast will not run long.
He that runs in the night stumbles.
He that plants not corn sows thistles.
He that stays in the valley will never get over the hill.
He that will not be saved needs no preacher.
He that will not be counseled cannot be helped.
He that will steal an egg will steal an ox.
He that would thrive must rise at five; he that has thriven may lie till seven.
He was born with a silver spoon in his mouth.
He who is hasty fishes in an empty pond.
He who knows himself best esteems himself least.
He who lies long in bed his estate feels it.
He who marries for wealth doth sell his liberty.
He who rises late never does a good day's work.
He who runs after a shadow has a wearisome race.
He who sows brambles must not go barefoot.
He who spends all he gets is in the highroad to beggary.
He who swims in sin will sink in sorrow.
He who would catch fish must not mind getting wet.
He who would reap well must sow well.
Hiders are good finders.
His bread is buttered on both sides.
His eye is bigger than his belly.
His tongue's no slander.
Home is home, though it be ever so homely.
Hope is a good breakfast but a bad supper.
Hot love is soon cold.
Hot sup, hot swallow.
Humility is the foundation of all virtue.
Hunger is the best sauce.
Hungry dogs eat dirty puddings.
I can see as far into a millstone as the picker.
Idle folks have the most labor.
Idle folks have the least leisure.
Idleness is the greatest prodigality.

Idleness is the parent of want and shame.
Idleness is the root of all evil.
Idleness is the sepulchre of a living man.
If every one would mend one, all would be amended.
If the brain plants not corn, it sows thistles.
If the cap fit, wear it.
If the mountain will not come to Mahomet, Mahomet must go to the mountain.
If things were to be done twice, all would be wise.
If we subdue not our passions, they will subdue us.
If wishes were horses, beggars would ride.
If you give an inch, he will take an ell.
If you have too many irons in the fire, some of them will burn.
If you would enjoy the fruit, pluck not the flower.
Ignorance is the parent of many injuries.
I have a crow to pluck with you.
I have lived too near a wood to be frightened by owls.
I have other fish to fry.
I'll trust him no farther than I can fling him.
Ill examples are like contagious diseases.
Ill gotten goods seldom prosper.
Ill news travels apace.
Ill wedding and ill wintering tame both man and beast.
Ill weeds grow apace.
In a calm sea every man is a pilot.
In at one ear and out at the other.
In vain he craves advice that will not follow it.
Inconstancy is the attendant of a weak mind.
It costs more to revenge injuries than to bear them.
It cuts both ways, like a two-edged sword.
It is a bad horse that refuses to carry his provender.
It is a long road that has no turning.
It is an ill wind that blows nobody good.
It is better to do well than to say well.
It is good to begin well, but better to end well.
It is less painful to learn in youth than to be ignorant in age.
It is never too late to learn.
It is no small conquest to overcome yourself.
It is not the cowl that maketh the friar.
It's a bad cause that none dare speak in.
It's a bad sack will abide no clouting.
It's a good horse that never stumbles.
It's poor sport that's not worth the candle.
It's a sad heart that never rejoices.
It's a wise child that knows its own father.
Its' an ill procession where the devil holds the candle.
It's easy to bowl down hill.
It's ill healing an old sore.
It's ill shaving against the wool.
It's merry in the hall when beards wag all.

It's more painful to do nothing than some thing.
It's not the gay coat makes the gentleman.
It's possible for a ram to kill a butcher.
It's wit to pick a lock and steal a horse, but wisdom to let them alone.
Jack Nokes and Tom Stiles.
Jack of all trades and master of none.
Jesting lies bring serious sorrows.
Judge not of a ship as she lies on the stocks.
Judge not of men or things at first sight.
Keep a thing seven years and you will find a use for it.
Keep counsel thyself first.
Keep good men company, and you shall be of the number.
Keep no more cats than will catch mice.
Keep the bowels open, the head cool, and the feet warm, and a fig for physicians.
Keep thy shop, and thy shop will keep thee.
Keep your tongue within your teeth.
Kill two birds with one stone.
Kindness is lost upon an ungrateful man.
Kindness, like grain, increases by sowing.
Kissing goes by favor.
Knavery may serve a turn, but honesty is best in the end.
Land was never lost for want of an heir.
Lazy folks take the most pains.
Least said is soonest mended.
Lend thy horse, and thou mayest have back his skin.
Let every peddler carry his own burden.
Let every tub stand on its own bottom.
Let not your tongue cut your throat.
Let sleeping dogs lie.
Let the cobbler stick to his last.
Let them laugh that win.
Life is half spent before we know what it is.
Life without a friend is death without a witness.
Light come, light go.
Lips, however rosy, must be fed.
Little and often fills the purse.
Little boats must keep near shore.
Little pitchers have great ears.
Little sticks kindle the fire, but great ones put it out.
Live and let live.
Live not to eat, but eat to live.
Lowly set, richly worn.
Lock the stable door when the steed is stolen.
Long looked for comes at last.
Look before you leap.
Look to the main chance.
Look twice ere you determine once.
Lookers-on see more than players.
Losers are always in the wrong.
Love asks faith, and faith asks firmness.
Love me, love my dog.
Lovers live by love, as larks by leeks. [Ironical.]
Lucky men used little counsel.
Make a virtue of necessity.
Make hay while the sun shines.
Make not your sail too large for your ship.
Make the best of a bad bargain.
Making a toil of a pleasure.

Man doth what he can and God what he will.
Man proposes, God disposes.
Manners often make fortunes.
Many a slip betwixt the cup and the lip.
Many a true word is spoken in jest.
Many can pack the cards that cannot play.
Many go out for wool and come home shorn.
Many hands make light work.
Many words will not fill the bushel.
Marry in haste and repent at leisure.
Marry your sons when you will, your daughters when you can.
Mills and wives are ever wanting.
Mischiefs come by the pound and go away by the ounce.
Misfortunes seldom come alone.
Misreckoning is no payment.
Modesty is the handmaid of virtue.
Money makes the mare to go.
Money will do more than my lord's letter.
More afraid than hurt.
Much is expected where much is given.
Much water goes by the mill the miller knows not of.
Much would have more and lost all.
Muffled cats are bad mousers.
Murder will out.
My son is my son till he gets him a wife,
But my daughter's my daughter all the days of her life.
Necessity is the mother of invention.
Neither praise nor dispraise thyself; thine actions serve the turn.
Never carry two faces under one hood.
Never fall out with your bread and butter.
Never find anything before it is lost.
Never fish in troubled waters.
Never light your candle at both ends.
Never look a gift horse in the mouth.
Never make a mountain of a mole-hill.
Never quit certainty for hope.
Never ride a free horse to death.
Never sound the trumpet of your own praise.
Never split against the grain.
Never tread on a sore toe.
Never trust to a broken staff.
Never venture out of your depth till you can swim.
Never wade in unknown waters.
New brooms sweep clean.
New lights often come through cracks in the ceiling.
New lords, new laws.
Next to love, quietness.
No alchemy is equal to saving.
No man can serve two masters.
No man should live like a toad under a harrow.
No mill, no meal.
None are so deaf as those that will not hear.
None knows the weight of another's burden.
None so blind as those who will not see.
No pot is so ugly as not to find a cover.
No receiver, no thief.
No rose without a thorn.

Nothing comes out of the sack but what was in it.
Nothing dries sooner than tears.
Nothing down, nothing up.
Nothing is impossible to a willing mind.
Nothing venture, nothing win.
Of all studies, study your present condition.
Of all the crafts, to be an honest man is the master craft.
Of all prodigality, that of time is the worst.
Of two evils choose the least.
Old bees yield no honey.
Old birds are not to be caught with chaff.
Old friends and old wine are best.
Old friends to meet, old wine to drink, and old wood to burn.
Old reckonings breed new disputes.
One bad example spoils many good precepts.
One barber shaves not so close but another finds work.
One eye-witness is better than ten hearsays.
One flower makes no garland.
One good turn deserves another.
One-half the world knows not how the other half lives.
One hour's sleep before midnight is worth two after.
One is not so soon healed as hurt.
One man may steal a horse, when another may not look over the hedge.
One man's meat is another's poison.
One nail drives another out.
One never loses by doing a good turn.
One ounce of discretion is worth a pound of wit.
One scabbed sheep will mar a flock.
One swallow makes not a spring, nor one woodcock a winter.
One tale is good till another is told.
Open rebuke is better than secret hatred.
Opportunity makes the thief.
Opportunities neglected are irrecoverable.
Our own opinion is never wrong.
Out of debt, out of danger.
Out of sight, out of mind.
Out of the frying-pan into the fire.
Passion is a fever that leaves us weaker than it finds us.
Passion is ever the enemy of truth.
Patience and time run through the longest day.
Patience is a flower that grows not in everyone's garden.
Patience is a plaster for all sores.
Pay as you go.
Penny wise and pound foolish.
People who live in glass houses should never throw stones.
Perfection is the point at which all should aim.
Petulant contentions engender malice.
Plain dealing's a jewel.
Positive men are most often in error.
Possession is nine points of the law.
Poverty makes a man acquainted with strange bedfellows.
Poverty parts friends.
Praise a fair day at night.
Praise the sea but keep on land.
Prevention is better than cure.

Prettiness dies quickly.
Pride of heart foreruns destruction.
Pride will have a fall.
Procrastination is the thief of time.
Promise little and do much.
Promises are too much like pie-crust.
Provide for the worst; the best will save itself.
Pry not into the affairs of others.
Pull hair and hair, and you'll make the carle bald
Put no faith in tale-bearers.
Quick at meat, quick at work.
Quick resentments are often fatal.
Quick returns make rich merchants.
Quit not certainty for hope.
Raise no more spirits than you can conjure down.
Ratify promises by performances.
Ready money will away.
Reckless youth makes rueful age.
Remove an old tree and it will wither.
Rome was not built in a day.
Rule the appetite and temper the tongue.
Safe bind, safe find.
Sauce for the goose is sauce for the gander.
Saving at the spigot and spending at the bung.
Say ill of no year till it be past.
Saying and doing are two things.
Search others for their virtues, thyself for thy faults.
See a beggar and catch a louse.
Seeing is believing.
Seek till you find, and you'll not lose your labor.
Seldom seen, soon forgotten.
Self-preservation is the first law of nature.
Set a thief to take a thief.
Shameless craving must have shameless way.
Sharp stomachs make short graces.
She shows many more airs than graces.
Show me a liar and I will show you a thief.
Short reckonings make long friends.
Silence does seldom any harm.
Silks and satins put out the fire in the kitchen.
Sit in your place and none will make you rise.
Sleep without supper and wake without owing.
Sloth is the mother of poverty.
Soldiers in peace are like chimneys in summer.
Soon ripe, soon rotten.
Soon well, long ill.
Sooner said than done.
Sorrow will pay no debt.
Sour grapes, as the fox said when he could not reach them.
Spare well and spend well.
Spare when you are young, and spend when you are old.
Speak the truth and shame the devil.
Speech is the gift of all, but thought of few.
Stars are not seen by sunshine.
Stick your opinions on no person's sleeve.
Stretch your legs according to your coverlet.
Strike while the iron is hot.
Study to be worthy of your parents.
Such a welcome, such a farewell.

Such as the tree is, such is the fruit.
Take care of the pence, and the pounds will take care of themselves.
Take heed of an ox before, an ass behind, and a knave on all sides.
Take heed will surely speed.
Take the will for the deed.
Take time by the forelock.
Talk of the devil and he'll appear.
Talking pays no toll.
Tell me the company you keep, and I'll tell you what you are.
Temperance is the best physic.
That is well spoken that is well taken.
That penny is well spent that saves a groat.
That's placing the cart before the horse.
That was laid on with a trowel.
The absent party is still faulty.
The ass that brays most eats least.
The best physicians are Dr. Diet, Dr. Quiet, and Dr. Merryman.
The better day, the better deed.
The blind man's wife needs no painting.
The cobbler's wife is the worst shod.
The comforter's head never aches.
The covetous man is his own tormentor.
The crow thinks her own bird the fairest.
The devil is not as black as he is painted.
The devil was sick, the devil a monk would be;
The devil grew well, the devil a monk was he.
The end of a feast is better than the beginning of a fray.
The eye of the master does more work than both his hands.
The farthest way about is often the nearest way home.
The faulty stands on his guard.
The foremost dog catches the hare.
The galled jade will wince.
The goodness of a pudding is known in the eating.
The gray mare is the better horse.
The greatest burdens are not the gainfullest.
The greatest strokes make not the best music.
The greatest wealth is contentment with little.
The groat is ill saved that shames the master.
The guilty mind needs no accuser.
The handsomest flower is not the sweetest.
The hasty hand catches frogs for fish.
The hastiest man that is must wait while his drink is drawing.
The highway is never about.
The highest branch is not the safest roost.
The hotter war the sooner peace.
The last drop makes the cup run over.
The last suitor wins the maid.
The lion's skin is never cheap.
The longest day must have an end.
The market is the best garden.
The married man must turn his staff into a stake.
The mill cannot grind with the water that is past.

The mob has many heads but no brains.
The more noble the more humble.
The more the merrier, the fewer the better cheer.
The more you heap, the worse you keep.
The nearer the church, the farther from God.
The offender never pardons.
The path of virtue is the path of peace.
The rat which has but one hole is soon caught.
The receiver is as bad as the thief.
The still sow sucks the most wash.
The sweetest wine makes the sharpest vinegar.
There is a tide in the affairs of men, which taken at the flood leads on to fortune.
There is luck in leisure.
There is reason in roasting eggs.
There's a salve for every sore.
There's no compassion like the penny.
There's no fool like an old fool.
There's no general rule without an exception.
There's no joy without alloy.
The table robs more than the thief.
The truest jests sound worst in guilty ears.
The truth may be blamed but not shamed.
The weakest must go to the wall.
The wearer best knows where the shoe pinches him.
There would be no ill language if it were not ill taken.
There would not be great ones if there were no little.
They love too much that die for love.
They must hunger in frost, that will not work in heat.
They need much whom nothing will content.
Think of ease but work on.
Those who live longest will see most.
Those who play with edged tools must expect to be cut.
Threatened folks live long.
Time and tide stay for no man.
Time is a file that wears and makes no noise.
Timely blossom, timely fruit.
'Tis the second blow that makes the fray.
To a child all weather is cold.
To a crazy ship all winds are contrary.
To be hail fellow well met with one. [In good fellowship.]
To be in a merry pin.
To dine with Duke Humphry. [To go without dinner.]
To err is human, to forgive divine.
To find a mare's nest. [To discover something already well known.]
To give and keep there is need of wit.
To go through thick and thin. [Stick at nothing.]
To go to pot.
To have nothing but one's labor for one's pains.
To have the law in one's own hand.
To have two strings to one's bow.
To kill two birds with one stone.
To laugh in one's sleeve.
To leave a morsel for the Duke of Rutland. [That is—to leave

it for the sake of *manners*, Manners being the family surname of the Duke of Rutland.]
Too many cooks spoil the broth.
Too much familiarity breeds contempt.
To play the dog in the manger. [Not to eat yourself nor let anybody else.]
To put one's nose out of joint.
To rob Peter to pay Paul.
To seek a needle in a bottle of hay.
To send one away with a flea in his ear. [In a state of trepidation and astonishment.]
To set up one's staff of rest. [To propose to abide in a place.]
To stand in one's own light.
To starve in a cook-shop.
To strain at a gnat and swallow a camel.
To take a wrong sow by the ear.
To tell tales out of school.
To throw the helve after the hatchet. [Giving up a thing in despair.]
To twist a rope of sand.
Trade is the mother of money.
Tread on a worm and it will turn.
Trim-tram, like master, like man.
True praise takes root and spreads.
Truth has always a fast bottom.
Two heads are better than one.
Two of a trade seldom agree.
Two swallows do not make a summer.
Unknown, unmissed.
Unminded, unmoved.
Use the means and God will give the blessing.
Valor is worth little without discretion.
Valor that parleys is near yielding.
Venture a small fish to catch a great one.
Venture not all in one bottom.
War is death's feast.
Waste not, want not.
Wealth makes worship.
Welcome is the best cheer.
We must eat a peck of salt with a man before we know him.
We never know the worth of water till the well is dry.
What can not be cured must be endured.
What is bred in the bone will not come out of the flesh.
What has got over the devil's back is spent under his belly.
What the eye sees not the heart rues not.
What the good wife spares the cat eats.
When a dog is drowning every one offers him water.
When all is consumed, repentance comes too late.
When fortune smiles on thee, take the advantage.
When many strike on an anvil, they strike by measure.
When poverty comes in at the door, love flies out at the window.
When rogues fall out, honest men get their own.
When sorrow is asleep, wake it not.
When the cat's away the mice play.
When the goodman's away from home the goodwife's table is soon spread.
When wine's in wit's out.
When two Sundays meet. [Never.]

When you are at Rome, do as they do at Rome.
When we have gold we are in fear, when we have none we are in danger.
When drink enters, wisdom departs.
Where much smoke is there must be some fire.
Where the carcass is, there the ravens will collect together.
Where the king is there is the court.
Where the will is ready the feet are light.
Where there is a will there is always a way.
Write injuries in dust, but kindness in marble.
While the grass grows the cow starves.
While there's life there's hope.
Who dainties love shall beggars prove.
Who loseth his due getteth no thanks.
Who perisheth in needless danger is the devil's martyr.
Who spends more than he should shall not have to spend when he would.
Who spits against the wind spits in his own face.
Wide will wear, but narrow will tear.
Wilful waste makes woful want.
Wise men care not for what they cannot have.
Wisely and slowly: they stumble who run fast.
Wool sellers know wool buyers.
Words may pass, but blows fall heavy.
Wranglers never want words.
York—every man pay his share. the christening.
You are busy as a hen with one chick.
You come like a godfather after the christening.
You can look at teeth and not be bitten.
You can't see green cheese but your teeth must water.
You cannot catch old birds with chaff.
You cannot eat your cake and have it also.
You cannot have blood out of a stone.
You cannot hide an eel in a sack.
You cannot kill a dog with a bone.
You cannot make a silk purse out of a sow's ear.
You cannot wash the blackamore white.
You need not grease a fat sow.
You taste the broth as soon as the meat is put in.

ETIQUETTE.

The Social Laws, Etc.

The formalities of refined society were at first established for the purpose of facilitating the intercourse of persons of the same standing, and increasing the happiness of all to whom they apply. They are now kept up, both to assist the convenience of intercourse and to prevent too great familiarity. They are like the hyphen-marks of grammar, which unite without confusing.

There is a certain manner distinctive and appropriate to different occasions. This is highly important, and should be understood by every well-bred man and woman.

Goodness of heart, learning, accomplishments, however brilliant and varied, are not in themselves sufficient. A knowledge and graceful practice of good breeding must be added to make you an agreeable as well as a useful member of society. Self-respect, and respect for others is indicated by the manner and deportment of man and woman. And let it be a cardinal rule never to enter society without the assured feeling that you are in the humor to make yourself agreeable. If you are not you will be misunderstood and have injustice done you.

When your prejudices or opinions annoy, pain or embarrass others, it is good breeding to give way, and so temper your manner and language as to remove all embarrassment. This consideration for the feelings of others will never fail to bring its reward. Never assume a patronizing air to those of inferior position. If anything, unbend a trifle. Let your manner be sincere, natural and polite. A true lady will be natural and easy in her manners, and will put every one at ease, whatever their station in life.

The surest signs of high-breeding in men are kindness, mercifulness and gentleness; qualities which indicate fineness of structure in the body and mind, rendering it capable of the most delicate sympathies.

The manner should always be gentle and chivalrous towards women. A certain dignity should be observed, yet a gentleman must be pliant, frank, confident and manly. When addressing an elderly person speak gently, lower your voice to a degree of kindness and respect that is unmistakable.

Neither be too familiar, or too obsequious; either is very vulgar.

Be polite to your own and other people's servants. Haughtiness

toward them will not increase their respect for you. Be dignified and yet polite; do not forget the usual courtesy on receiving anything that you may have requested; this may be done without giving room for the slightest liberty.

Cards.

Care should be taken and taste exercised in the selection and design of cards, as the recipients generally judge the character of those whose name the tiny bit of pasteboard bears by its texture and appropriateness.

Colored or tinted cards should never be used; bevel-edged, gilt, or any fancy design are in very bad taste, particularly for visiting. Visiting cards should be perfectly plain. Engraved cards are now used exclusively, the engraving pure and rich.

Married ladies should use a size of card between that of a Mr. and Mrs. and Miss card. This is not strictly observed, though it is considered a good thing to do.

The initials belonging to an honorary rank are never engraved or written on visiting cards; but professional or military titles, written or engraved in full, precede the surname.

The title "Honorable" is never used on a visiting card, but the prefix "Mr." invariably should be. The reason for this prefix is that the card is really an introduction, and in an introduction it is always used.

The prefix "Miss" must always be placed on a single lady's card; not to do so is incorrect and vulgar.

The address on a lady's card is usually put in the lower right-hand corner, or if preferred, directly under the name; the former is in better taste. The receiving day—if any—is engraved in the lower left-hand corner.

The address on a gentleman's card is usually engraved in the lower left-hand corner. If a gentleman is a member of a club, it is proper to place the name of his club in the lower right-hand corner of his card.

A written card is passable, but not correct.

Mothers' and daughters' names are often engraved on the same card, the name of the daughter being directly under that of her mother. The prefix "Miss" should never be omitted.

A gentleman's visiting card is smaller than a lady's.

A married lady should always use the Christian name of her husband on her card.

The eldest daughter should have on her card the prefix "Miss" before the family name, while the other daughters should have their Christian name before the family name, the prefix "Miss" before the Christian name.

Calls.

Only intimate friends can call before one o'clock.

From three to four o'clock is the ceremonious hour of calling; from four to five, the semi-ceremonious; from five to six, the friendly and without ceremony.

On arriving in town, or at a watering place, or at her country house where she is a resident, a lady should at once leave her cards on her acquaintances and friends, to signify that she is at home.

Cards may be sent by post immediately on your return after an extended absence. Sending cards by post in many cases is strictly etiquette. That "all visiting cards must be left in person" is now obsolete.

In making formal calls married ladies should always leave their husbands' cards with their own. If a lady leaves a separate card of her own for a lady whose husband is living, two of her husband's cards should be left also—one for the lady and one for her husband.

When a gentleman is not admitted the first time he calls, he leaves one card for the married lady of the house, and one for her husband.

After any invitation or entertainment a gentleman must either call or leave a card.

A married man is not expected to call unless he prefers to do so. His wife will send in his card with her own, during the week following the entertainment.

A lady can only leave cards for a lady; a gentleman leaves cards for both husband and wife.

If guests are stopping in the house, cards must be left for them; also in calling upon guests where the host and hostess are unknown to you, you must inquire if the ladies are at home; not being admitted, you will leave cards for the host and hostess, as well as for the guests. This courtesy should never be omitted; it is one of the first principles of good breeding, and an immutable law of etiquette.

After an interchange of cards, the acquaintance drops unless followed by an invitation upon one side or the other. But one card should be sent in when calling, no matter how many members of the family you wish to see. If a guest is stopping with a friend, the same rule is observed, but one card is sent in.

Cards should always be returned within a week. Not to do so is very discourteous.

Bachelors are expected to call or leave cards on their friends. Where ladies do not have a reception day, gentlemen should call in the evening; this custom is very popular, and is far preferable to the morning call, while it is always enjoyed by both the ladies and gentlemen.

If a business man cannot command the hours of the day for his first call, he will not call earlier or later than half-past eight or nine o'clock in the evening.

Cards of congratulation must be left in person by both gentlemen and ladies.

A call must not be returned by a card only, or a card by a call.

A young lady may, if the acquaintance warrants it, receive a gentleman without the presence of her mother. Cards to inquire after friends during their illness must be left in person.

One month after a birth, calls of congratulation are made by friends.

Upon the death of an acquaintance, a card is left in person. This card is a delicate recognition and expression of sympathy, and demands no acknowledgment.

Introductions.

When introducing one to another, speak the name of each distinctly. If either do not catch the name, it is better to ask at once. Say, "I beg pardon, I did not hear the name."

The gentleman must always be introduced to the lady.

At a morning visit, introductions to strangers are a matter of form, but it is better taste to recognize any strangers whom you have met in this way, on all occasions by a polite bow. This courtesy rests entirely with the lady, as a gentleman cannot, no matter how much he desires to continue the acquaintance, salute the lady.

If you are walking in the street, or are at a place of amusement with a friend, and meet another friend, do not introduce them unless you have a previous knowledge that an acquaintance would be mutually agreeable.

An introduction to a gentleman at a ball or company does not warrant his saluting or claiming your acquaintance. The lady may decide to continue the acquaintance or not, as she pleases. If she desires to continue it, she must not fail to recognize the gentleman the first opportunity offered afterward.

It is courteous to say when introduced, "I am happy to make your acquaintance," or "it gives me great pleasure to have the honor of your acquaintance," if the person is your superior.

At a party a lady is privileged to address any lady she may meet then without an introduction; the general introduction as you enter the room is sufficient.

A gentleman may address either lady or gentleman.

A gentleman should leave a letter of introduction on a lady the day before he intends calling. Unless he receives a reply he cannot make the proposed call.

The lady should send an immediate reply to the enclosed address, appointing an hour for the following day.

As soon as convenient wait upon a person that has presented a letter of introduction and show them such attention as the letter requires.

The superior should as a rule salute the inferior.

Either a lady or gentleman may bow first; whichever happens to see the other first. This is strict etiquette.

Always bow in return to a salute. It is a great breach of politeness not to do so.

Never cut a person. A polite cold bow will wound more deeply than any other evidence you might give, that you desire to avoid them socially.

The single lady is introduced to the married lady. The single gentleman to the married gentleman.

A gentleman must bring his hat and cane in the drawing-room. He must hold them gracefully in his left hand, leaving the right hand free to shake hands with the hostess should she offer to do so.

A gentleman must never put his hat on in the presence of ladies. At morning calls he must put his hat on in the hall, but should any ladies be present, he will instantly remove it; or should he be the last visitor, he will not forget to hold his hat in his hand until he has reached the pavement.

In the halls or hotels or public buildings, gentlemen should remove their hats in the presence of ladies, holding them in their hand until they have passed.

If several visitors are present when a gentleman is announced, he will make his way to the hostess, who may receive him rising or sitting; the gentleman will not await for an invitation to sit down, but will at once find a chair and fall into an easy conversation, the other visitors joining. The last comer receives a little more attention when he first enters, but the hostess will soon endeavor to equalize the conversation, that each may receive due attention.

Should a lady visitor take her leave while a gentleman is present, he will cross the room and open the drawing-room door for her to pass out, whether he is acquainted or not.

A well-bred person always receives visitors at any time they may call or whoever they may be.

A morning call should not be of longer duration than fifteen minutes. It is usual to rise and take leave on the entrance of fresh arrivals unless they are mutual friends.

The hostess should rise upon the entrance of gentlemen and advance a step or two, offering her hand to each; this is more courteous and kind than to offer the hand sitting. She must always rise to receive ladies.

Mere acquaintances should not kiss when they meet. This is a

symbol of deep affection and should only be exchanged between very dear friends. Cultured people do not practice kissing, other than their relations and dearest friends, and to do so is vulgar, and a sure sign of low-breeding.

Conversation.

Conversation is an art which can be cultivated to a very satisfactory degree. It is not so much what we say as the manner in which we say things which gives them their charm. Use choice expressions at all times and be careful to speak grammatically. Be as choice in your language when at home as when visiting; it will then become a habit and you need not apprehend a mistake.

Parents should speak properly to their children from their earliest infancy. Talk to them in language which they can understand, but let it be pure and refined.

The art of listening is not so common as many other accomplishments. To be a good listener is a delicate flattery to the person talking, and will not fail to recommend you.

Gentlemen always assume an increased softness of tone when addressing ladies, no matter how mild their ordinary address may be. This is a sure sign of high-breeding and culture.

No person should attempt to put forth their own ideas and expect the company to see and adopt them. It is presumptuous to imagine that a company can be entertained by one person's particular views.

Cultivated persons never lose temper in conversation, neither do they give expression ordinarily to surprise or astonishment. It is better to appear to give assent than to dispute.

Always look at persons when addressing them.

To speak in a language not understood by the company, or to whisper, or to speak in so low a tone as to indicate that your words are only for those around you or at your side, is vulgar and the height of ignorance.

Let your conversation be general, taking care to address each one occasionally.

Do not rush into familiarity or relapse into a settled apathy that will dampen the atmosphere around you. Be calm. Have confidence without vain pride; ease without insolence; and dignity without stiffness.

Never converse on any subject with which you are not acquainted; neither introduce a subject of which you have only a superficial knowledge. When you find yourself in the midst of a subject to which you are not equal, listen, and if appealed to, frankly admit your ignorance. Never say, "yes, yes," to anything of which you know nothing; it is simply a development of your ignorance.

Should you be engaged in conversation when a new comer is announced, either drop the subject, or politely explain the matter about which you were conversing, before continuing.

Never introduce your favorite or peculiar pursuit; it is tiresome to most companies, and presents a weakness of mind or limited information. Wit and puns are often excessively fatiguing; and if indulged in too far, will tire your hearers.

To have but one or two subjects to talk upon is very ill-bred. Never attempt to display your own knowledge so as to make the ignorance of others more glaring.

We should be careful how we defend our friends, should we hear them attacked in a miscellaneous society. Should the remarks be addressed to us personally, we should reply with the utmost dignity and discretion. Our manner should show our disapproval. The quieter we are the better we serve our friends and ourselves, as this mode of defense is usually the most severely felt.

Dress.

Always be as well dressed as your circumstances will admit. Have your clothes fit you well, and if possible, be of the best quality. Simplicity and harmony are two essentials. It is not the great number of costumes that constitutes the well-dressed woman, it is more the harmony and fitness of the costume for the occasion.

Observe the habits of the best society and adopt the manner and taste of the circle in which you move with a view to elevate your taste.

Neatness is a distinguished trait in both sexes; a matter of great thought and consideration. This is the first great principle, and therefore essential above all things in connection with the toilet.

Dinner.

Invitations are issued in the united names of the host and hostess. The duties of dispensing hospitalities fall upon the host, while on all other occasions, this devolves upon the hostess.

A reply must be sent to a dinner invitation at once. Always direct to the lady of the house. Be punctual to the hour appointed; to keep the dinner waiting on your account is ill-bred.

The host leads the conversation as much as possible, and it is his duty to make it general.

It is usual for the host to escort the lady of the highest social position down to dinner. The host leads the way, while the hostess comes last with the gentleman of the highest social position.

The lady whom the host takes down seats herself on his right hand.

The gentleman leading in the hostess will sit at her right.

If there is no person present to whom especial favor or precedence should be given, the eldest lady, or the greatest stranger, is offered the arm of the host.

The host will remain standing until all the guests have taken their seats.

Always take soup; if you do not desire to eat it, toy with it until the second course is brought in.

Do not offer anything sent from the host or hostess to you or to any one else, and when helped, proceed at once to arrange your napkin and fall into the important business of the moment without waiting until others are served.

Never remove your knife and fork from your plate when you send it away for anything. When you have finished place them both together on one side of your plate.

The host or hostess must never reprove servants in the presence of company. Should they have the misfortune to meet with an accident while the dinner is on, no notice whatever should be taken of the occurrence.

At small dinners, where the guests are unacquainted, the hostess should introduce the persons of higest social position, or those whom she feels will affiliate, to each other. At large dinner parties it is unusual to do so.

An equal number of ladies and gentlemen should be invited. The host will inform each gentleman shortly after his arrival which lady he is to take down, and introduce them to each other.

From half past ten to eleven o'clock is the usual time for dinner guests to take their departure.

Wine should be drunk sparingly. Should any one present disapprove of it altogther, he or she should not express their condemnation.

When the dinner is concluded the hostess bows to the lady on the right of the host, rises, and all rise at the same time. The gentlemen either stand until the ladies leave the apartment or they conduct them to the drawing room, which is the most courteous. The gentlemen remain to smoke, or withdraw with the host to the smoking-room to do so. They should only remain a short time.

Tea.

A lady or a gentleman must never refuse a cup of tea. A lady will stand her empty cup on any table near at hand, but should a gentleman be near he will take the cup from her. Never take a second cup of tea.

The semi-ceremonious tea requires a short costume of any quiet color.

Balls.

Ladies and gentlemen in mourning do not attend balls. Ladies in deep mourning attend unceremonious dinner parties in black silk and crape.

Invitations to balls are given in the lady's name.

Ball invitations should be sent out three weeks previous to the evening on which the entertainment is to be given. "Dancing" is printed on the usual "At Home" card. The words "Small" or "Early" are either engraved or written on the invitation card, when a small dance only is given.

The hostess receives her guests either at the head of the staircase or at the door of the ball room. She will shake hands with each in the order of their arrival.

The hostess will endeavor to provide partners for those who are strangers to the general company.

A lady may remove her gloves or not, when partaking of supper.

Guests do not bid their hostess good-bye. They quietly withdraw.

Weddings.

Every person invited to a wedding makes the bride a present. It may be sent at any time before the wedding, after the engagement is announced.

Wedding invitations should be issued two weeks before the day appointed.

Presents from the bridegroom's friends must be sent to the bride with the card of the donor.

If the courtesy of sending you an invitation to a wedding has been extended, do not allow it to go unnoticed. Your card enclosed in an envelope sent by mail is sufficient.

If a reception is to be given at the bride's parents, enclosed with the invitation should be an "At Home" card to those whose presence is desired.

When the wedding takes place in a church, ushers' cards should be used.

New Year's Calls.

The hostess receives the same as at a dinner party; she offers her hand to each comer.

Gentlemen who do not wish the fatigue of calling on New Year's

day, inclose their cards in envelopes and send them by post.

It is etiquette for gentlemen to drive from door to door and leave their card in person; the upper right corner should be turned down in this case. Gentlemen who leave cards on New Year's day may observe the same rule as for formal visiting. One card for the host and hostess, and one for the other members of the family.

Mourning.

Mourning is worn six months for brother or sister. Parents wear mourning for their children as long as they feel so disposed.

A widow should wear mourning two years. She will not enter society for twelve months.

Returning cards of thanks after a death for visits of condolence implies that the bereaved are prepared to receive visitors. It is a matter of feeling as to how soon it is done.

Music.

If asked to sing do not affect to refuse, but accede at once.

Let your position at the piano be graceful. Endeavor to adapt your music to the taste of your listeners.

Never converse while singing or playing is going on.

Do not occupy too much time at the piano, no matter how fine a performer you may be, unless pressed to remain; others may wish to perform also.

French Terms Used in Society.

R. S. V. P. Respondez, s'il vous plait; answer if you please.
P. P. C. Pour prendre conge; to take leave.
Costume de rigueur; full dress in character.
Fete champetre; a rural entertainment.
Bal masque; masquerade ball.
(En Ville E. V.) ; in the town or city.
Soiree dansante; dancing party.

Official Etiquette.

The President of the United States may be addressed in writing as the "President of the United States," or "His Excellency, the President of the United States."

Members of the Cabinet may be addressed in writing as
"The Honorable, the Secretary of State."
"The Honorable, the Secretary of the Treasury."
"The Honorable, the Secretary of the Navy."
"The Honorable, the Secretary of War."
"The Honorable, the Secretary of the Interior."
"The Honorable, the Postmaster-General."

Cabinet officers are addressed as "Mr. Secretary." The Chief Justice as "Mr. Chief Justice," and the Vice-President as "Mr. Vice-President."

Senators are addressed as "Mr. Senator;" Members of the House of Representatives as the "Honorable Mr." when introduced, but simply "Mr." when spoken to.

The Attorney General is addressed in writing as "The Honorable Attorney General," but when spoken to "Mr." is simply the prefix used.

An invitation of a social character from the President of the United States must be considered, by courtesy, as both an honor and command.

In such cases no offense is taken if all other engagements, no matter how binding, are waived to accept the invitation of the President.

Should sickness prevent an acceptance of the President's invitation, a note of regret explaining non-acceptance should be sent, similar to that required for all dinner regrets.

Never abbreviate words or titles in sending a ceremonious note. Should the official title be very long give a portion of the prefix entire, and add "etc., etc."

The President holds the highest position in the land. He has precedence over all. To whom the second place in social prominence belongs is a matter of discussion. The Vice President and Chief Justice both claim the position, and with equal good reason. The official duties of the Chief Justice are of such a nature that the second place, it is considered by many, should be given to him. He holds his office for life, and in him is vested great power and great dignity of position.

The other Justices of the Supreme Court hold their positions for life. They take precedence, usually, over Cabinet Ministers and Senators.

POSTAL INFORMATION.

First-Class Mail Matter.

This class includes letters, postal cards, and anything sealed or otherwise closed against inspection, or anything containing writing not allowed as an accompaniment to printed matter, under class three.

Postage, 2 cents each ounce or fraction thereof.

On local or drop letters, at free delivery offices, 2 cents. At offices where no free delivery by carrier, 1 cent.

Prepayment by stamps invariably required.

Postal cards, 1 cent.

Registered letters, 8 cents in addition to the proper postage.

A special delivery stamp costing ten cents, put on a letter in addition to the regular postage, insures the immediate delivery of same by special messenger.

The Post-Office Department or its revenue is not by law liable for the loss of any registered mail matter.

Second-Class.

This class includes all newspapers, periodicals, or matter exclusively in print and regularly issued at stated intervals as frequently as four times a year, from a known office of publication or news agency. Postage, 1 cent a pound or fraction thereof, prepaid by special stamps. Publications designed primarily for advertising or free circulation, or not having a legitimate list of subscribers, are excluded from the pound rate, and pay third class. Second class matter remailed 1 cent for 4 ounces.

Third-Class.

Mail matter of the third class includes books, transient newspapers and periodicals, circulars, and other matter wholly in print, legal and commercial papers filled out in writing, proof-sheets, corrected proof-sheets, and manuscript copy accompanying the same.

MS. unaccompanied by proof-sheets, letter rates.

Limit of weight, 4 pounds each package, except single books—weight not limited.

Postage, 1 cent for each 2 ounces or fractional part thereof, invariably prepaid by stamps.

Fourth-Class.

Embraces merchandise and all matter not included in the 1st, 2d or 3d class, which is not liable to injure the mail matter. Limit of weight, 4 pounds.

Postage, 1 cent each ounce of fraction thereof, prepaid.

All packages of matter of the 3d or 4th class must be so wrapped or enveloped that their contents may be examined by postmasters without destroying the wrappers.

Matter of the 2d, 3d, or 4th class, containing any writing, except as here specified, or except bills and receipts for periodicals, or printed commercial papers filled out in writing, as deeds, bills, etc., will be charged with letter postage; but the sender of any book may write names or addresses therein, or on the outside, with the word "from" preceding the same, or may write briefly on any package the number and names of the article inclosed.

Postal Money Orders and Rates.

Money orders when payable in the United States, Canada, Mexico, Cuba, Guam, Newfoundland and the Phillipines are issued for any amount fron one cent to $100.

The fees are as follows:

For orders not exceeding $2.50	3 cents
Over $2.50 and not exceeding $5	5 cents
Over $5 and not exceeding $10	8 cents
Over $10 and not exceeding $20	10 cents
Over $20 and not exceeding $30	12 cents
Over $30 and not exceeding $40	15 cents
Over $40 and not exceeding $50	18 cents
Over $50 and not exceeding $60	20 cents
Over $60 and not exceeding $75	25 cents
Over $75 and not exceeding $100	30 cents

They are not payable the day of issue. If lost a duplicate will be issued.

Stamps are irredeemable and will not be exchanged.

Free Delivery.

The free delivery of mail-matter at the residences of the people desiring it is required by law in every city of 50,000 or more population, and may be established at every place containing not less than 10,000 inhabitants, and the revenue of the office must amount to $10,000 per year. The present number of free delivery offices is nine hundred and three.

The franking privilege was abolished July 1, 1873, but the following mail-matter may be sent free by legislative saving clauses, viz.:

1. All public documents printed by order of Congress, the Congressional Record and speeches contained therein, franked by members of Congress or the Secretary of the Senate, or Clerk of the House.

2. Seeds transmitted by the Commissioner of Agriculture, or by any member of Congress, procured from that department.

3. All periodicals sent to subscribers within the county where printed.

4. Letters and packages relating exclusively to the business of the Government of the United States, mailed only by officers of the same; publications required to be mailed to the Librarian of Congress by the copyright law, and letters and parcels mailed by the Smithsonian Institution. All these must be covered by specially printed "penalty" envelopes or labels.

Foreign Rates of Postage.

The usual rates of postage to all parts of Europe, Persia, India, Egypt, Turkey, Japan, Bermudas, Honduras, Brazil, Chili, Argentine Confederation, Venezula and Ecuador for letters is 5 cents per half ounce, or fraction thereof. In view of many exceptional variations, however, it will be wiser to consult a postmaster for exact rates. Prepayment is optional. If not prepaid, however, a fine is collected on delivery.

One cent additional to the impressed stamp is required on all foreign postal cards. Newspapers, 2 cents for each four ounces, or fraction thereof. On all other printed matter, and samples, 1 cent for each two ounces, or fraction thereof, and an additional 1 cent for each package. The least postage, however, on any such package is 5 cents. All matter, except letters, must be fully prepaid. By a prepayment of 10 cents extra, all mailable packages may be registered.

Foreign Money Order Charges.

Rates of commission charged for all International Money Orders:

For sums not exceeding $10	$0.10
Over $10 and not exceeding $20	.20
Over $20 and not exceeding $30	.30
Over $30 and not exceeding $40	.40
Over $40 and not exceeding $50	.50
Over $50 and not exceeding $60	.60
Over $60 and not exceeding $70	.70

Over $70 and not exceeding $80..... .80
Over $80 and not exceeding $90..... .90
Over $90 and not exceeding $100..... 1.00

All letters, postal cards, printed matter, samples, etc., to the Dominion of Canada, Nova Scotia, New Brunswick, Mexico, etc., must be prepaid at the same rates as domestic postage.

The postage on samples for the above countries is 10 cents for any weight package not exceeding 8 ounces, which is the limit mailable.

Suggestions to the Public Concerning the Use of the Mails.

Owing to the frequent handling all mail matter necessarily receives, it is advisable always to use good envelopes, as many of the thin ones split open, which excites suspicion and blame against entirely innocent officials.

Prepayment of one full rate of postage on first-class matter insures its being forwarded, but it is best to fully prepay, else the receiver of the letter must meet the deficiency. All mail, except first-class matter, must be fully prepaid or it will not be forwarded.

Postal cards with anything other than the address written or printed on the address side, will not be forwarded.

When one full rate of postage has been prepaid on first-class matter, and all other matter when fully prepaid, may, at the request of the party addressed, be forwarded from one post office to another. Postmasters can return second, third and fourth-class matter only upon receipt of postage stamps to cover remailing. A printed or written request on such matter, asking postmasters to notify sender of non-delivery, and of amount of postage required to return same, is allowable and will be honored.

All inquiries relating to lost mail matter of any sort, either domestic or foreign, should be addressed to the Chief Inspector Post Office Department, Washington, D. C.

Inquiries relating to mail matter supposed to have been sent to the Dead Letter Office should be sent to the Third Assistant Postmaster-General.

In all letters of inquiry fullest information must be given, such as name and address of sender or writer, date and place of mailing, to whom and to what address the article was mailed, and a brief description of the contents. Whenever it is known when or why letter was sent to Dead Letter Office this should be stated, as should the number of any registered matter.

Always write "Transient" or "General Delivery" on matter for persons not located where you send mail to them.

The followng articles are unmailable, viz.: Poisons, inflammable and explosive articles, fatty substances, easy liquefiable substances, insects (except queen bees), live or dead animals not stuffed, reptiles, confectionery, pastes or confections, fruits or vegetable matter, and substances exhaling a bad odor, and every postal card upon which, or letter upon the envelope of which, obscene, lewd, indecent or lascivious drawings, terms, epithets or language may be written or printed, and all matter concerning lotteries, so-called gift concerts, or other similar enterprises offering prizes, or concerning schemes devised and intended to defraud the public, or for the purpose of obtaining money or goods under false pretences.

Manuscript for magazines, periodicals, or newspapers and music and book manuscript are subject to full postage, unless they are accompanied by proof-sheets of such manuscript, or of which proofs such manuscript is a correction or addition, in which case the rate will be one cent for each two ounces or fraction thereof.

Be sure that there is a post-office to which you send your letters, as matter not addressed to a post-office cannot be forwarded. When directing to cities always add the street and number or post office box of the person addressed, unless marked "Transient" or "General Delivery."

To insure certainty in despatch of mail give the county in which the post-office is, and spell out the name of the State in full.

If you will write or print your name and address (and the contents, if a package) in the upper left-hand corner of your mail matter it will be returned to you for correction, if improperly addressed or insufficiently paid, and if not called for at its destination it can be returned to you without going to the Dead Letter Office. If a letter, it will be returned free.

Register all valuable letters and packages. Register fee eight cents, which with the postage must be fully prepaid. The name and address of the sender must be given on the outside of the envelope or wrapper of all registered articles. Registration does not make the Department responsible for lost letters, but it does so mark the progress of a letter that tampering with it is almost wholly impossible.

HOW TO COPYRIGHT A BOOK.

Every applicant for a copyright must state distinctly the name and residence of the claimant, and whether the right is claimed as author, designer, or proprietor. No affidavit of formal application is required. A printed copy of the title of the book, map, chart, dramatic or musical composition, engraving, cut, print, or photograph, or a description of the painting, drawing, chromo, statue, statuary, or model or design for a work of the fine arts, for which copyright is desired, must be sent by mail or otherwise, prepaid, addressed "Librarian of Congress, Washington, D. C." This must be done before the publication of the book or other article. A fee of 50 cents, for recording the title of each book or other article, must be inclosed with the title as above, and 50 cents in addition (or one dollar in all) for each certificate of copyright under seal of the Librarian of Congress, which will be transmitted by return mail. Within ten days after publication of each book or other article, two complete copies must be sent prepaid, to perfect the copyright, with the address "Librarian of Congress, Washington, D. C." Without the deposit of copies above required the copyright is void, and a penalty of $25 is incurred. No copyright is valid unless notice is given by inserting in every copy published, "Entered according to act of Congress, in the year ——, by ———, in the office of the Librarian of Congress, at Washington;" or, at the option of the person entering the copyright, the words: "Copyright, 18—, by ———." The law imposes a penalty of $100 upon any person who has not obtained copyright who shall insert the notice "Entered according to act of Congress" or "Copyright," or words of the same import, in or upon any book or other article. Each copyright secures the exclusive right of publishing the book or article copyrighted for the term of twenty-eight years. Six months before the end of that time, the author or designer, or his widow or children, may secure a renewal for the further term of fourteen years, making forty-two years in all. Any copyright is assignable in law by any instrument of writing, but such assignment must be recorded in the office of the Librarian of Congress within sixty days from its date. The fee for this record and certificate is one dollar. A copy of the record (or duplicate certificate) of any copyright entry will be furnished, under seal, at the rate of fifty cents. Copyrights cannot be granted upon Trade-marks, nor upon Labels intended to be used with any article of manufacture. If protection for such prints or labels is desired application must be made to the Patent Office, where they are registered at a fee of $6 for labels and $25 for trade-marks.

SPECIAL SIMPLIFIED SPELLING

The following list of Three Hundred Words were adopted by a special Board of Educators and Lexicographers of the United States.

Under orders from Ex-President Roosevelt, the new simplified spelling is in use in all Departments of the Government at Washington.

The new form and the old form are shown side by side.

NEW FORM.	OLD FORM.	NEW FORM.	OLD FORM.
abridgment	abridgement	bans	banns
accouter	accoutre	bark	barque
accurst	accursed	behavior	behaviour
acknowledgment	acknowledge-ment	blest	blessed
		blusht	blushed
addrest	addressed	brazen	brasen
adz	adze	brazier	brasier
affixt	affixed	bun	bunn
altho	although	bur	burr
anapest	anapaest		
anemia	anaemia	caliber	calibre
anesthesia	anaesthesia	caliper	calliper
anesthetic	anaesthetic	candor	candour
antipyrin	antipyrine	carest	caressed
antitoxin	antitoxine	catalog	catalogue
apothem	apothegm	catechize	catechise
apprize	apprise	center	centre
arbor	arbour	chapt	chapped
archeology	archaeology	check	cheque
ardor	ardour	checker	chequer
armor	armour	chimera	chimaera
artizan	artisan	civilize	civilise
assize	assise	clamor	clamour
ax	axe	clangor	clangour

NEW FORM.	OLD FORM.	NEW FORM.	OLD FORM.
clapt	clapped	ecumenical	oecumenical
claspt	clasped	edile	aedile
clipt	clipped	egis	aegis
clue	clew	enamor	enamour
coeval	coaeval	encyclopedia	encyclopaedia
color	colour	endeavor	endeavour
colter	coulter	envelop	envelope
commixt	commixed	Eolian	Aeolian
comprest	compressed	eon	aeon, æon
comprize	comprise	epaulet	epaulette
confest	confessed	eponym	eponyme
controller	comptroller	era	aera, æra
coquet	coquette	esophagus	oesophagus
criticize	criticise	esthetic	aesthetic
cropt	cropped	estivate	aestivate
crost	crossed	ether	aether
crusht	crushed	etiology	aetiology
cue	queue	exorcize	exorcise
curst	cursed	exprest	expressed
cutlas	cutlass		
cyclopedia	cyclopaedia	fagot	faggot
		fantasm	phantasm
dactyl	dactyle	fantasy	phantasy
dasht	dashed	fantom	phantom
decalog	decalogue	favor	favour
defense	defence	favorite	favourite
demagog	demagogue	fervor	fervour
demeanor	demeanor	fiber	fibre
deposit	deposite	fixt	fixed
deprest	depressed	flavor	flavour
develop	develope	fulfil	fulfill
dieresis	diaeresis	fulness	fullness
dike	dyke		
dipt	dipped	gage	gauge
discust	discussed	gazel	gazelle
dispatch	despatch	gelatin	gelatine
distil	distill	gild	guild
distrest	distressed	gipsy	gypsy
dolor	dolour	gloze	glose
domicil	domicile	glycerin	glycerine
draft	draught	good-by	good-bye
dram	drachm	gram	gramme
drest	dressed	gript	gripped
dript	dripped		
droopt	drooped	harbor	harbour
dropt	dropped	harken	hearken
dulness	dullness	heapt	heaped

NEW FORM.	OLD FORM.	NEW FORM.	OLD FORM.
hematin	haematin	sulfate	sulphate
hiccup	hiccough	sulfur	sulphur
hock	hough	sumac	sumach
homeopathy	homoeopathy	supprest	suppressed
homonym	homonyme	surprize	surprise
honor	honour	synonym	synonyme
humor	humour		
husht	hushed	tabor	tabour
hypotenuse	hypothenuse	tapt	tapped
		teazel	teasel
idolize	idolise	tenor	tenour
imprest	impressed	theater	theatre
instil	instill	tho	though
		thoro	thorough
jail	gaol	thorofare	thoroughfare
judgment	judgement	thoroly	thoroughly
		thru	through
kist	kissed	thruout	throughout
		tipt	tipped
labor	labour	topt	topped
lacrimal	lachrymal	tost	tossed
lapt	lapped	transgrest	transgressed
		trapt	trapped
sextet	sextette	tript	tripped
silvan	sylvan	tumor	tumour
simitar	scimitar		
sipt	sipped	valor	valour
sithe	scythe	vapor	vapour
skilful	skillful	vext	vexed
skipt	skipped	vigor	vigour
slipt	slipped	vizor	visor
smolder	smoulder		
snapt	snapped	wagon	waggon
somber	sombre	washt	washed
specter	spectre	whipt	whipped
splendor	splendour	whisky	whiskey
stedfast	steadfast	wilful	willful
stept	stepped	winkt	winked
stopt	stopped	wisht	wished
strest	stressed	wo	woe
stript	stripped	woful	woeful
subpena	subpoena	woolen	woollen
succor	succour	wrapt	wrapped
suffixt	suffixed		

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